

JUNE 1, 1923

No. 922

FAME
• AND •

7 Cents

FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.



"By George, it's Jimmy!" cried Dick, rushing to the window and throwing up the sash. "What in creation are you doing out there at the end of that rope?" "Help me down, boss, and I'll tell you," replied Jimmy.

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FAME AND FORTUNE WEEKLY

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No. 922

NEW YORK, JUNE 1, 1923

Price 7 Cents

HITTING IT RICH

OR, THE LUCKIEST FIRM IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Dick and Nick.

"The Street is talking about us, Dick," said Nick Silver, speaking over the top of his desk to his partner, Dick Danvers, who was seated at the desk which backed his, trying hard to kill time, for there was nothing else for him to do at that moment.

"You expected that," replied Dick, who had the honor of standing at the head of the brokerage firm of Danvers & Silver, No. — Wall Street.

It was a new firm, as far as Wall Street was concerned. The sign on the door, with "Stock and Bonds" displayed in large letters, was new. The furniture and fittings were also brand new and of a good quality. And the office boy, Jimmy Dunn, who was out on an errand, was likewise quite new.

"Of course, anything new always attracts attention," said Nick, looking at the row of vacant pigeon-holes in his desk and, perhaps, wondering when they would be full of documents indicative of business.

"And added to that, our youthfulness makes us marks for the brokers. I dare say those who have heard about our advent are wondering at the nerve of two young fellows of our age breaking into Wall Street."

"We're not so inexperienced."

"True. For nearly a whole year we have speculated in grain through the Chicago Board of Trade, and made a nifty little pile."

"We'd still be on State Street, only that your girl——"

"And yours——"

"Were transplanted to this city by their parents."

"Chiefly to remove them from our attentions."

"Which they have—not," grinned Nick.

"Manifestly so. We always bob up serenely whether it's after a slump in the market, or——"

"In the water after a dive. The latter is the way you saved the life of Miss Henley, daughter of a retired pork packer, last summer, on the shore of Lake Michigan."

"I haven't forgotten that delightful episode which made me acquainted with the most charming girl in the world."

"One of the most charming," corrected his partner.

"I beg your pardon, my dear fellow; I forgot for the moment there were two of them; but only two," said Dick.

"That's right—your Laura and my Nellie."

"The episode that won you your charmer was even more strenuous than my own watery experience. You sprang in front of a fast-going touring car, and, at the risk of your life, snatched Miss Breeze, the only daughter of a retired capitalist, from instant death."

"I recall the thrill that accompanied the action. She fainted in my arms."

"Laura likewise was dead to the world, metaphorically speaking, when I reached her as she was sinking for the third and last time."

"Naturally both were deeply grateful to us when they came to and understood how we had cheated two very respectable undertakers out of a job each."

"Laura certainly expressed herself in terms that left no doubt about her sentiments on the subject."

"And Nellie told me that the obligation I had conferred upon her was one she never would forget."

"We were invited to call on them at their paternal residences to receive the thanks of their parents."

"We accepted the invitation and called. The pork packer, whose family tree has just taken root, told you that you were a fine young man and tried to force on you a check, made out to your order, for five figures."

"I wouldn't take it. There is something that is above price, and that is a person's life. The capitalist couldn't understand how anybody would turn down money, particularly a large sum."

"The pork packer was similarly affected. After that, for a while, we had no difficulty in cultivating the acquaintance of our charmers."

"They called upon us at our office."

"And we returned the visit and took them out in the car we borrowed for the occasion."

"And all went 'merry as a marriage bell' with us until——"

"The pork packer——"

"And the retired capitalist——"

"Individually informed us, with the utmost politeness, that owing to our lack of social standing, we were non persona grata at their homes."

"Or, in plain English, not welcome in the estimation of the old folks."

"Finding that the young ladies did not participate in this sentiment, we declined to discontinue the friendship. The parents then adopted other means to squelch us."

"Which failed completely. And so, as a last desperate resort, the pork packer and the retired capitalist rented their establishments and came on to giddy New York."

"And we, on the principle that 'none but the brave (or nervey) deserve the fair,' packed our trunks, bought through tickets to Manhattan, and here we are, just as well prepared to tackle railroad stocks as to speculate in grain," said Dick, complacently.

"We are, but the market seems to be off at present. There is absolutely nothing doing in the Board-room but skylarking."

"Since speculation in stocks is shy with the traders, they are taking the chance to speculate about us."

"They are welcome. The more attention we attract in the right direction, the more it should be to our advantage."

"Possibly, but you can't always tell. As the lambs are keeping away, business is dull in the brokerage houses. For want of something better to do, the brokers might regard us as fair game, and try to unload a few blocks of slow-moving stocks on us for real money."

"We are not buying such stuff."

"People who don't want to buy books sometimes are talked into taking fancy editions of the standard authors."

"Meaning that you and I might be talked into buying poor stocks?"

"Well, there are persuasive individuals in this world who seem to be able to talk the average man out of everything he has on."

"Then I hope such clever talkers will give us a wide berth," said Nick.

At that moment Jimmy Dunn came in and handed Dick a note. The errand boy was an interesting looking kid in knickerbockers whose age was about fifteen. He had a cut over one of his eyes and looked somewhat mussed up. Dick looked at him critically.

"Been in a fight?" he asked.

"Dat's what, boss. I didn't mean to scrap, for youse told me I must act perlitely down here, but when two fellers jumped on me, after makin' fun of me knickers, I had to defend meself," answered Jimmy.

"Two of them, eh? Did they do you up?"

"Dey did not. I pushed me fist into one feller's snoot dat drew de claret, and den, after I got a soaker over de eye, I fetched de udder an uppercut—a reg'lar beaut—on de end of his chin, and he laid down and went to sleep."

"You must be some fighter, Jimmy," laughed Dick.

"I kin hold me own wit' most fellers of me size."

"In this case you did better—put it over two."

"I c'u'd lick t'ree like dem."

"Who were they—newsboys or bootblacks?"

"Neider. Dey wuz brokers' messengers. Dey've been gay wit' me since I came to work for youse. It's me opinion dey'll let me alone after dis."

"Well, you must use every reasonable effort to avoid getting into a fight. It is bad form for a messenger to look for trouble during office hours."

"I never look for trouble. I kin find plenty of it wit'out huntin' for it."

Dick looked at his watch.

"It's a little after three. As we won't need you again to-day, you can go home."

As Jimmy walked out, a portly gentleman walked in.

"Have I the pleasure of addressing Danvers & Silver?" he said.

"Yes, sir. My name is Danvers. Help yourself to a seat."

"Happy to make your acquaintance, young gentlemen. I am a broker. My name is Torrens. Here is my card."

"Pleased to meet you, Mr. Torrens. What can we do for you?"

"You are new in Wall Street."

"Yes, sir."

"Might I ask if you came from Philadelphia or Boston?"

"We did not come from either of those cities."

"Chicago, perhaps?"

"You've hit it."

"A fine town. It's a wonder you could tear yourself away from it. I presume you were each employed by some Board of Trade broker?"

"We were prior to a year ago."

"And during the year in question?"

"We were in business for ourselves."

"Indeed! You are young now, but a year ago——"

"We were twelve months younger."

"Hum! You tried to do a brokerage business, found it didn't pay, and came on here under the impression that you could do better in Wall Street, eh?"

"We were simply speculators in grain and did pretty well. We had particular reasons for coming here."

"Do you intend to speculate in railroads, industrials and mines?"

"It is possible."

"Then I can put you next to a first-class proposition. I am the agent of the Yankee Doodle Gold and Silver Mining Company. A rich strike has just been made in the mine, and the stock has jumped from a dime to a quarter. A small amount of non-assessable treasury shares has been sent me to dispose of. I haven't offered any as yet. I will give you the first chance to get in on them. You can have any part of 20,000 shares at a quarter. I expect to see the price quoted in Goldfield to-morrow morning at thirty cents. Now is your opportunity to hit the iron while it is hot," said the visitor, beaming on the two boys.

"We are not buying any mining stock at present," said Dick.

"But this is an unusual chance to get an advancing stock cheap."

"Why don't you hold on to it yourself?"

"My contract with the company does not permit me to hold any of its stock."

"Well, we don't want any."

"When you see the Goldfield quotations to-morrow you'll regret that you did not close with me."

"We need our money for something else we have in view."

"Ten thousand shares will cost you only \$2,500 now, and the chances are you will be able to sell them to-morrow noon for \$3,000. That is almost as good as finding money."

"According to the way you put it, it is."

"Five hundred dollars quick profit isn't to be sneezed at," persisted the visitor.

"That's right; but for all that Yankee Doodle has no attraction for us."

"Then you won't buy?"

"No, sir."

"I have some Yellow Flag stock that I can let you have for——"

"Nothing doing, Mr. Torrens," said Dick, getting up and closing his desk. "Are you going uptown, Nick?"

"I'm ready when you are, old man," said Nick, shutting his own desk.

The visitor took the hint, said he was sorry that he couldn't do business with them, and took his departure. The boys put on their hats and got out, too.

CHAPTER II.—Finding the Girls.

Dick and his partner boarded in the same house and occupied the same room together. The house was on a westside street in the theatrical district, within a short distance of half a dozen big hotels. The lady who kept the establishment was named Quigley, and she was Jimmy Dunn's aunt. It was through her they got their office boy. A passenger on the train recommended the boys to go there, assuring them they would get good board at a reasonable price, so Dick and Nick made a line for the house as soon as they landed at the Grand Central station. They had just paid their second week's board in advance, which showed that they had no great fault to find with the place. The boarders consisted of small business men and their wives, who did not care for housekeeping, and clerks employed in Broadway stores.

Nick and Dick, on account of their affiliation with Wall Street, were regarded by Mrs. Quigley as her star boarders. They dressed better than the average of the boarders, though several of the least important store clerks pushed them pretty close in that respect. We may say here that both Dick and Nick were orphans dependent on their own exertions for success, though each had relatives in Chicago. The two partners had been spending their evenings trying to find out where the ex-pork packer and the retired capitalist had taken up their quarters with their families. Starting with the Waldorf-Astoria, they had made the round of all the important hotels of the city, but without result. Had the Chicago gentlemen taken private houses on the best streets, or had they domiciled themselves and their families in a couple of the exclusive

apartment houses? The boys were of the opinion that the latter was the case. As there were a number of these swell apartment houses, it looked as if they had some job on hand to locate the particular ones that sheltered the Henley and Breeze families.

On account of the comparatively recent arrival of the two Chicago families the city directory, as well as the telephone directory, were unavailable. That evening after supper Nick had a bright thought.

"Let one of us call up 'Information' and see if we can find out what we want to learn. I'll do it," he said.

"Go on and do it; the idea is yours. If you can get Nellie Breeze on the wire she'll put you next to Laura Henley. They are chums, you know."

Nick slapped on his hat and went around to the corner drugstore on Broadway where there was a telephone pay station. He entered the drugstore and saw two young ladies standing at the counter. They looked so familiar to him that he ventured to walk over, and then, to his surprise and delight, he recognized Laura Henley and Nellie Breeze.

"This is an unexpected pleasure, young ladies," he said, lifting his hat.

They wheeled around and recognized him, with ejaculations of astonishment.

"Why, you are the last person we expected to see in New York," said Miss Breeze, with a smile and a blush.

"We are awfully glad to see you," said Miss Henley. "How is Mr. Danvers?"

"Fine as silk. He is in the city, too."

"Is it possible!"

"If you will wait here I'll run and fetch him. He's only about a block from here."

The girls said they'd wait.

"We've been in town ten days and have already opened an office in Wall Street," said Nick.

"What! Have you left Chicago for good?" cried Miss Breeze.

"That depends on circumstances. Ever since our arrival we've been trying to find you two."

"Have you, really?" smiled Nellie Breeze.

"We've inquired at every hotel of importance, but couldn't locate you."

"We are not stopping at a hotel. Our folks have leased apartments in the Algonquin Apartment House. We're on the second floor, and Laura's people are on the third. We've been there just a week."

"We figured that way, and I came to the drugstore with the idea of telephoning Central to see if I could find out at what house you were."

"You wouldn't have found out. The telephone company only keeps a record of the houses, not of the tenants. Any one wishing to communicate with us by 'phone rings up the house, and the colored boy goes to the switchboard and asks who is wanted, and then connects with our apartments."

"I see," said Nick. "I suppose it wouldn't be safe for us to ring you up, for your father or mother might answer the call?"

"They might. Anyway, if Laura or I were called to the 'phone they'd consider it suspicious, for we haven't made any friends in town yet."

"Well, here is our business card. Don't let your

father get hold of it. Call and see us some day soon. Now I'll go after Dick. He wouldn't forgive me if I didn't give him the chance to see you. In fact, we wouldn't remain in Chicago after you young ladies were whisked away. We had to follow you."

"Really?" said Laura Henley, archly.

"Yes. If you hadn't tipped us off by note to your destination we would have been all at sea. Now wait till I bring Dick around."

A few minutes later Nick burst into the room where Dick was reading the evening paper.

"Did you find out anything?" asked Dick, expectantly.

"Did I? Better than that."

"What do you mean?"

"I met both young ladies in the drugstore where I went to telephone."

"The dickens you did! Why didn't you come right back and let me know?"

"I had to explain matters to them first. Put on your hat and come along. They are waiting for us."

Dick was up in an instant, and the boys made a bee-line for the drugstore, where the girls were waiting for them.

"Heavens, but I'm glad to see you again, Miss Henley," said Dick, after he had shaken hands with both of the young ladies. "I hope the pleasure is mutual."

"Don't you think it is?" she replied, with a bewitching glance.

"Yes, I think you are pleased to see me. We are in New York now until further notice. We have opened an office in the Ticknor Building, Wall Street, Room 515. We shall expect you to honor us with a call as soon as you can. Here is one of our cards."

"Mr. Silver gave Miss Breeze one."

"You don't mind having one for yourself, do you?"

"Of course not."

"Don't let your folks get hold of it, or they might change their plans again, and take you both to Europe, where we couldn't very well follow you."

"I think our parents intend to go over late next spring."

"I hope we will be able to square ourselves with them before then."

Laura smiled in a doubtful kind of way.

"Nick told me that you have both taken up your quarters at the Algonquin Apartment House."

"We have. Living on a single floor is rather a new experience for us."

"Lots of wealthy people prefer it to the responsibility of a big house."

"It has its advantages, but I prefer my Chicago home."

"I hope you don't blame us for being the cause of your migration to this city?"

"Oh, dear no. I see no reason for my parents' objecting to me receiving you as a friend. You saved my life, and that should entitle you to their consideration."

"Your father having reached the top of the swim has no use for small fry like myself; but I guess when he was our age he had different ideas."

"Well, Nellie and I are over eighteen, and I

think we have some right to choose our own company."

"I think you have myself."

The four young people enjoyed quite a tete-a-tete in the drugstore. Then they walked around the block.

"We would like to escort you home," said Dick, "but I'm afraid it might put a spoke in our wheels, so we'll part here. Don't fail to come and see us. A Broadway south-bound car will take you to Wall Street, and then you'll only have to walk about two blocks. It will be easy for you to find the Ticknor Building, and the elevator man will let you out at the fifth floor."

The girls promised to come down, and then said good-by.

"If they come around the middle of the day we can take them out to lunch," said Dick, as he and Nick walked back to their boarding-house.

"Sure," nodded his partner. "We'll take them to Delmonico's."

"It was fortunate you thought of going to that drugstore," said Dick.

"That's right. We might have hunted for them for months and failed to get a line on them. The tenants of the big apartment houses are not known at the Central office of the telephone company."

"Then the only way we could have found the girls would have been to make a systematic hunt among the houses. Sooner or later we would have got track of them that way."

"If we only can keep the ex-pork packer and retired capitalist from learning that we are in New York, things ought to go on swimmingly. The girls will have to use caution and discretion. True love never did run smooth."

"Then you admit that you are in love with Miss Breeze?" said Dick.

"I think a whole lot of her," blushed Nick.

"I don't mind confessing that Laura is the only girl I would marry."

"Has she given you real encouragement?"

"She seems perfectly happy in my society."

"I think I can say the same for Miss Breeze with respect to myself."

"I don't know that we can expect any more flattering acknowledgment. Girls expect to be wooed and won, you know."

"It wouldn't be hard if each of them did not have a pair of dragons watching over them. When some people accumulate age and riches they lose all the romance of life. Both the retired pork packer and the capitalist sprang from nothing, as we found out on investigation. Now both lay claim to an ancestry of blue blood."

"And have dug up coats-of-arms from somewhere. Aside from their wealth, their pretensions would make a horse laugh."

"Suppose we ran off with the girls and married them. What then?"

"We'd be arrested for abduction."

"As the girls are over eighteen the charge wouldn't hold."

"The old gents might cut their daughters off in their wills."

"What do we care for that? Some day we'll each be worth a million ourselves. Then I guess the retired pork packer and the capitalist would

condescend to know us and accept us as sons-in-law."

"We might not care to recognize them as fathers-in-law. Still, for the girl's sakes, I suppose we would."

"We're getting on too fast, old man. We have not captured the girls yet."

"Right. It's a bad principle to count your chickens before they are hatched."

Dick opened the front door and the boys went to their room.

CHAPTER III.—The Scheme that Failed.

Dick was at his desk next morning about eleven reading a Western mining paper, when Nick came in with a quick business-like step. Jimmy was seated over near the corridor door absorbed in a cheap novel. The boy found his job a cinch since he started in three days before, for there was little work for him to do. Nick went straight to his partner's desk.

"I've got a tip, old man," he said.

"A tip, eh? On what?"

"A. & C. A syndicate has been formed to corner and boom it. In a week the price will be soaring."

"The pointer looks pretty good."

"It's a winner."

"And you think we'd better go in on it?"

"Yes—for 1,000 shares on margin as a starter."

Dick took up a file of market reports and looked back over them.

"A & C. is lower now than it has been for a month," he said.

"Make it three months and you'll come nearer."

Dick went back further and found that his partner was right.

"I guess it's down to bed-rock," he said.

"It is," said Nick. "That's the time to buy, when a stock is way down, if it's a good stock."

"I guess A. & C. is all right."

"It's as good as any one on the list in its way."

"What do you mean by 'in its way'?"

"It isn't what you would call a gilt-edged one. The company isn't paying dividends at present, and at the best it rules on the shady side of par."

"You think it will go up ten or fifteen points?"

"That's what I learned. It will go as high as the syndicate can force it."

"The important question is how strong is the syndicate?"

"It is composed of millionaires with a barrel of money. They have two of the best banks at their back."

"You know this for a fact?"

"I do."

"All right. I'll go out and place our order for 1,000 shares with Bates & Co. I was introduced to Alonzo Bates the other day. He treated me first-rate. Said he would divide commission on all our orders."

"Did he mean our individual orders, or customers' orders?"

"I understood him to mean on all orders."

"Well, run along and call on him. We have no time to lose."

Dick put on his hat and went out. Nick went

to his own desk and began figuring on a pad. The door opened and a well-dressed lady came in. Nick jumped up and offered her a seat.

"You deal in mining stocks, as well as railroad and industrial, I suppose?" she said.

"We do, ma'am."

"I am looking for some Yankee Doodle shares. Have you any?"

"No, ma'am, but I guess we can get some for you."

"The price is twenty-five cents, I believe. I would like to get 20,000 shares. I got a letter from my husband who is in Goldfield, and he told me to buy all I had the money to pay for."

"Do you want to leave your order with us?"

"If you are sure you can get the stock."

"I won't promise you that we can find 20,000 shares, but we'll get them if they can be got. You will have to leave \$1,000 on deposit to secure us."

"I only brought \$100 with me."

"We couldn't undertake to buy 20,000 shares on that deposit."

"If you will take my order I will go home and get the rest of the money. In the meanwhile, you can look around for the stock."

"I will take your order and the \$100 provisionally."

"Very well."

Nick wrote out the order, which she signed, and handed her a receipt for the \$100 on account. Then she went away, promising to be back that afternoon. Half an hour later Broker Torrens walked in.

"I thought I would give you young men another chance to buy those Yankee Doodle shares," he said. "I need the use of \$5,000 right away and you can't do a friendlier act than buy the 20,000 shares I have on hand. It's a cinch that if they don't advance in price to-day they will inside of a week."

"We don't want the shares, but we have a customer looking for that number. If you will hold them for two or three hours, I guess we'll take them off your hands."

"I'd like to accommodate you, Silver, but I must have the money at once. If you won't take them I'll sell them on the Curb in lots to suit purchasers. As there are only 25,000 shares in the city, you won't be able to fill your customer's order, and you will lose your commission."

"Well, I can't do anything until I see my partner."

"When will he be in?"

"I couldn't say, but he is liable to return any moment."

"I'll hold the stock for an hour, then. Telephone me if you want to take it, and I'll send it over C. O. D."

"All right," said Nick, and Torrens went away. Fifteen minutes later Dick came in. Nick showed him the lady's order and the \$100. Then he told him about Torrens' second visit.

"The lady may not show up till two or three o'clock. Torrens will sell the stock on the Curb at the end of an hour. He says there are only 25,000 shares in the city. If he sells, how are we going to fill the lady's orders?"

"I think I'll take the \$100 bill and frame it," said Dick.

"Because it's our first money in New York."

"No. Because I don't believe the lady will return with the other \$900."

"Why not?" said Nick, in some surprise.

"Nick, I should think you could see through a millstone with a hole in it."

"What are you getting at?"

"This is a put-up job of Torrens to unload those Yankee Doodle shares on us. He is risking \$100 on the chance that we will bite."

"Do you think so?"

"It's as plain as the nose on your face. Where's your usual sagacity? Have you been letting your brain wander uptown to the Algonquin? Come back to earth. We are not going to buy those Yankee Doodle shares until we get the rest of that deposit, and I'll bet you a dollar we don't get it."

"The lady talked straight enough. If she returns and we can't fill her order, I'll have to hand her back that \$100."

"Of course, if she returns, but she was sent here by Torrens."

"What makes you think she was?"

"Because he gave her that bill to pay on account."

"How do you know he did?"

Dick turned the bill over.

"Do you see that the corner has been torn and repaired?"

"Easily."

"A piece of tissue paper has been pasted on this side, and it bears a stamp. Read the name on it."

Nick read "Andrew Torrens."

"Torrens mended that bill, which shows that he had it in his possession," went on Dick. "Am I right in surmising that he gave it to the lady who called on you?"

"I guess you are."

"That is the hole in the millstone. Why didn't you notice it?"

"Because I was a chump," said Nick. "After this I'll admit that you are the brains of the firm."

"Not necessarily. You say Torrens said that if he didn't hear from us inside of an hour he'd sell the Yankee Doodle stock on the Curb?"

"That's what he told me."

"Very good. I'm going down to the Curb in half an hour to see if he keeps his word. If he does, I may buy the shares on the chance that my deductions about the lady are wrong."

"If it is a job, you think we are in \$100?"

"Unless the lady has nerve enough to call back after it."

"A \$100 bill is worth calling for."

"If it was her own money we might expect to see her again, but as I take it the money came from Torrens, she'll be nothing out, and she would find it embarrassing to cancel her order."

"I guess so," nodded Nick.

Thirty minutes afterward Dick was down at the Curb.

He made inquiries about Yankee Doodle and was laughed at.

"It's no good," said a young broker.

"But it's ruling at a quarter, isn't it?"

"It's been ruling at a dime for months. The other day it was boomed to a quarter at Goldfield, for some object, but it will drop back in a

few days. The mine isn't producing ore in paying quantities."

Dick hung around for a while, but Torrens didn't appear, so he returned the office fully satisfied that his original conjecture was right. Anyway, the lady never showed up with the balance of her deposit, either that day or any other time, so the \$100 bill remained in the young firm's possession.

CHAPTER IV.—The Firm's First Customer.

Danvers & Silver had bought, through Bates & Co., 1,000 shares of A. & C., at 85, on the customary margin of ten per cent., which required a deposit from the firm of \$10,000. Both Dick and Nick devoted their time to watching their deal. Dick hung around Bates' office and the gallery of the Stock Exchange, to which he had a card of admission, while Nick kept his eye upon the office-ticker. The stock began going down instead of up, and in two days was perilously close to the point where additional margin would be called for. Dick carried \$5,000 around in his pocket to put up, if necessary, in order to protect the firm's deal. He didn't have to use it, for the price begun to recover, and in two days more was back at 85. Dick decided to buy another 1,000, and did. After that things began to grow interesting. The price went up to 90.

That looked good to the lambs who had been watching the market from afar, waiting for it to show signs of life after the recent dull spell, and they began coming to Wall Street with their little wads. Scores of traders bought and sold A. & C. over and over. They were not figuring on a boom. A quarter or half a point advance caused some of them to sell what they had bought half an hour since. Thus they made a profit without using a dollar of their capital. An outsider could not do this. He had to figure on about $\frac{3}{8}$ rise to cover the expenses of his deal before he could expect to figure on any profit. For that reason he had to hold on longer than it was necessary for a broker to do, and his orders had to be transmitted to the Exchange to be executed. Time consumed in this way often made all the difference in the world with his deal, if the market was subject to sharp breaks, one way or the other.

Dick and Nick were in the same boat with the lambs. In the present instance, however, they had the advantage of a good tip, giving them reasonable assurance of how the cat was likely to jump, which was the larger part of the battle. They could count on an advance of ten points, perhaps fifteen, if things went well, but they had to keep their eyes skinned just the same; at least, Dick had to, for he was engineering the business. A day or two more and A. & C. touched 95, and then with a rush went to par. Everything pointed to a higher price, but Dick wasn't taking the chances of it. He ordered the shares sold, and when Bates & Co. settled with the young firm the boys found themselves \$30,000 richer.

"That was a fine haul," said Dick.

"Bet your life it was," replied Nick.

"I've money to bet you won't strike another tip like that in a hurry."

"Maybe not. Tips don't grow on trees to be plucked like fruit. We must depend on our own

judgment. Now that the market is active again we ought to find something else to keep our money busy."

Broker Torrens dropped in to see them again.

"Hello, Mr. Torrens; did you sell your Yankee Doodle shares?" said Dick.

"Sure I sold them," said Torrens, which was a whopper.

"You were lucky, for I see the price is down to ten cents again."

"Yes. I was much disappointed in that stock. I expected to see it go to fifty cents."

"On what ground?"

"On the reports I had from the company."

"Well, you needn't care as long as you sold the stock before the price fell."

"I'm not worrying about it."

"What else have you on the string?"

"Are you looking for some mining stock now?"

"Not particularly, but we are always ready to buy a good article."

"Then I can offer you several. I have 5,000 Silver Shoe. You can have the block for eight cents."

"What good is it?"

"It's as good as any prospect."

"We are not buying prospects; what we are looking for are producers."

"Then how does the Mohawk Leasing Co. strike you?"

"Don't know anything about it."

"Come over to my office and I'll show you clip-pings that will prove that it's all to the good."

"What are you asking for it?"

"Fifty cents a share, with the certainty of going to a dollar and over."

"When?"

"In the near future."

"Are you the agent for that company, too?"

"Yes. I can guarantee it to be a winner. You can't do better than buy 10,000 shares and hold on to them."

"We are not making investments at present. We are only dealing in quick-moving propositions."

"Pshaw! what's \$5,000 to soak away for three or four months?"

"We are not soaking \$5 away. We are hustlers. Quick sales and large profits is our motto."

"I hope you'll find them."

"We expect to."

"What are you dealing in, anyway?"

"Railroads, at present."

"That takes money."

"Sure. You've got to have money to do business in Wall Street."

"I deal chiefly in mining and industrial shares."

"When we want any I'll call on you."

Finding that he couldn't do any business with the boys, Torrens left.

Soon after the departure of Torrens another well-dressed man came in.

"I believe I am addressing Mr. Danvers?" said the visitor to Dick.

"Yes, sir. Take a seat."

"Before I introduce myself I wish to learn a few facts about yourself and your firm. You appear to be strangers in the city. Where did you come from?"

"Chicago."

"Were you in the brokerage business there, or merely employed by a broker?"

"We were grain brokers and speculators, sir. I will show you one of our cards."

Dick took one of the firm's Chicago business cards out of a pigeon-hole and handed it to the caller, whose appearance rather impressed him.

"You learned the ropes in a brokerage office, of course?" said the visitor.

"Yes, sir. I put in several years with Caxton & Marley, and my partner worked about as long for Eldredge & Co. Both had a suite of offices on the same floor of the Board of Trade Building."

"Why did you leave Chicago?"

"A personal matter brought us to New York, and as we are likely to remain here some time we decided to open up in Wall Street."

"How long have you been in the Street?"

"Three weeks."

"How much business have you done in that time?"

"Do you expect me to answer that question?"

"It is rather personal, I admit, but my idea is to learn whether I can take the risk of giving you an important commission."

"To purchase or sell?"

"Purchase."

"That will depend on the amount we will have to advance to carry your order."

"You won't have to advance a cent. I wish to engage a broker unknown to the Street to execute a large order for me. All deliveries will be made C. O. D. to a certain bank. The stock must be bought on the quiet, wherever it can be picked up, and no hint given as to the identity of your customer."

"We can do that; but I should like to know who you are."

"My name is Thomas Jardine. You may have heard of me."

"The operator?"

"Yes."

"I have heard about you," said Dick, regarding his visitor with interest and respect, for Mr. Jardine was one of the biggest syndicate stock manipulators in Wall Street.

He was regarded as a multi-millionaire and associated with a clique of men whose standing was on a par with his own. The big operator picked up a pad and wrote something on it.

"That's the order I propose intrusting to you. Do you think you can execute it with discretion and dispatch?"

"Yes, sir," replied Dick.

"It would give you something of a standing in the Street if it became known that I gave you any business; but it is important to me that the fact does not become known. Do you understand?"

"Yes, sir."

"I will take a chance with you, as it is necessary in this case for me to operate through a firm which will not be suspected of having any dealings with me. Here is my card. You must not call upon me, however, at my office, but at my residence, if you find it necessary to have any communication with me that cannot be as well sent through the mail. You understand that, I suppose?"

"I do."

Mr. Jardine signed the order, put his home ad-

dress on the back of it and handed it to Dick. He then gave the boy certain instructions, and handed him a list of traders who had; or were supposed to have, some of the stock in question, which was So. Ry.

"We are to begin to buy at once, I suppose?" said Dick.

"No. Not till you get word from me over my signature. You will charge the usual commission of an eighth of one per cent. Mail statement as soon as you get word to stop buying, and somebody will call with the money in cash and pay you."

That completed the interview, and the financial mogul left. In a little while Nick came in.

"We've caught our first customer, old man," said Dick.

"That so? Write his name in large letters and in red ink in our books."

"That's what ought to be done, for he's one of the biggest men in the Street."

"What—our first customer?"

"Yes. Sit down here, and I'll tell you who he is, and how we caught the order, which is a big one and will probably land us \$5,000 or \$6,000 in commissions."

"As much as that? It must be a corking good order."

"It is."

Dick told all the facts to his partner and showed him the order which called for the purchase of an indefinite number of shares of So. Ry. at a figure as close to the market as possible, the order to go into effect on receipt of directions to begin and to continue until an order to stop was received. As there were thousands of shares of So. Ry. on the market, or held by persons on a speculative basis, which amounts to the same thing, a rapid clean-up of most of these shares meant a big commission to the broker who did the buying.

"We've hit it rich," said Nick, in a tone of satisfaction.

"We certainly have. There isn't a firm in the Street that wouldn't jump with joy to get any kind of an order from Jardine. He has a dozen brokerage houses doing business for him and his syndicate, and they are regarded as the lucky ones. It is probable, though, that they sometimes find it necessary to execute his orders through other traders in order to keep the Street from finding out what is about to be sprung on the market."

"I suppose you will attend to the whole of this business?" said Nick.

"No. You have got to take a hand. I'll go after the people in the list, while you will make a canvass of the brokers in certain buildings. We must be careful and not repeat. We must each make out a list and stick to it."

Nick nodded. While the boys were talking it over, the door opened and in walked Laura Henley and Nellie Breeze.

"Awfully glad you have honored us with a visit," said Nick.

"Thank you," said both of the young ladies in a breath, shaking hands with their admirers, and beaming on their own particular one.

"You had no trouble in getting here, I hope?" said Dick.

"Not the slightest," replied Miss Henley. "We just followed your directions, and here we are."

"Sit down and make yourselves at home," said Nick.

The boys placed chairs for them, and the four were presently chatting quite merrily. After a little while Nick took Miss Breeze over beside his desk, leaving Dick to entertain his own charmer. It would hardly interest the reader for us to repeat the talk of the young people, for it has no bearing on our story. An hour passed and then Dick, looking at his watch, said it was lunch time and invited the girls to accompany him and his partner to Delmonico's. The young ladies hesitated, but finally were prevailed upon to accept the invitation. Leaving the office in charge of Jimmy, who had been to his lunch, the party left the place and headed for the well-known restaurant. When they entered they found forty or more well-dressed men present.

The entry of the boys with the two girls attracted immediate attention. The young ladies were not only attractive looking, but were stylishly attired, and their manner showed that they came from an upper social stratum. Half the gentlemen present began to speculate on their identity. Several of the brokers recognized the boys as the new firm which had opened up in the Street, and whispers went around concerning their pretty companions. The head waiter showed the party to a retired table, and sent a man to take their orders.

"Pick out whatever strikes you on the bill-of-fare," said Dick.

"That's right; don't be bashful," laughed Nick.

"I never eat much at lunch," said Miss Henley.

"Neither do I," chimed in Miss Breeze.

"You can make an exception on this occasion, can't you?" said Dick.

Laura smiled without saying anything. The lunch was an extremely enjoyable affair with the young people. The girls were a bit embarrassed by the attention they attracted, but that wore off after a while. Customers were coming and going all the time, but many of the brokers lingered over their repast longer than usual on account of the two girls. At last the waiter brought the bill, Dick paid it and handed the man a suitable tip. The party still lingered, the boys talking confidentially to their charmers. Then it was that a party of four gentlemen entered the room and took a table at the other side. One was a portly individual with a red face, dressed in an expensive suit, with a heavy gold watch-chain across his ample girth, a scarf-pin bearing a big diamond, diamond cuff-buttons, and a huge solitaire ring. He looked the personification of wealth. The second gentleman was also particularly well dressed, but his diamond display was limited to a scarf pin and ring bearing stones of average size. The other two men looked like well-to-do brokers, and only one of them wore a single diamond in his scarf. Laura happened to glance in the direction

CHAPTER V.—Lunch At Delmonico's.

Dick and Nick forgot business in a moment, and sprang up when they saw who their visitors were.

"This is a delightful surprise, girls," cried Dick.

where the four had just taken their seats. She uttered a frightened gasp.

"What's the matter, Miss Henley?" asked Dick.

"Oh, dear, what shall we do?" she said, looking greatly upset.

"What's the trouble, my dear?" asked Nellie Breeze, noticing her sudden consternation.

"My father and your father have just come in here with two men and are at the table across the room."

Nellie suppressed a little shriek with her handkerchief and looked as if she wanted to faint.

"Holy Moses!" cried Nick. "If they see us there'll be something doing."

"We'll have to retire with our faces turned away from them," said Dick, after a cautious glance at the table in question.

"Let's go at once, then," said Nick.

They rose and made a nervous exit, quite different from their laughing entrance. It was fortunate for them that the four gentlemen were about as far from them as they could get, and also that their attention was engaged in some particular conversation. At any rate, they got out without being recognized by the ex-pork packer, who was the stout man that made the diamond display, or the retired capitalist. The girls were really frightened and looked in when they reached the sidewalk. The boys begged them to brace up, assuring them that they had weathered the danger with flying colors.

"It would have been awfully embarrassing to us had our fathers seen us in there with you boys," said Laura. "I'm afraid my father would have said things."

"Thank fortune that your paters did not see you," said Dick, "for I'm afraid that would have marked the finish of our acquaintance. If I had had the least idea that your father, not speaking of Miss Breeze's father, came down to the financial district, I wouldn't have invited you girls to go to Delonico's. There are several other nice restaurants in the neighborhood we could have gone to just as well."

By the time the party reached Broadway the girls had recovered from their scare, and promised the boys that they would come down again.

"Can't we meet you on Saturday afternoon, say about two, somewhere and take you to Central Park?" said Nick.

"Yes. We'll be at the Fifth avenue entrance to the Park at two," said Dick. "If you can come you'll find us standing there waiting for you."

"I can't promise," said Laura. "But if we can come we will be there."

"All right. That's settled," said Dick.

A car came along bound north, they put the girls aboard, and then they went back to their office.

"A couple of gents wuz in to see yer," said Jimmy to the partners.

"Did they leave their names and business?" asked Dick.

"Naw. Dey said dey would call ag'in."

"All right."

"Is this an interesting story you're reading?" said Nick, as Dick went on to his desk.

"Bet yer life it is. De hero is a reg'lar peach. I'm half t'rough, and he's saved a gal from drownin' in de East River in de fust chapter; rescued a

rich guy who owns a bank from bein' run down by a auto, in de second; escapes from a gang of toughs who tried to do him up, in de t'ird; captures t'ree bank robbers in de fourt; stops a—"

"That'll do, Jimmy. I guess it's pretty exciting," smiled Nick, going to his own desk.

The rest of the day was uneventful to the partners, and they closed up at four and went uptown. During dinner one of the lady boarders asked Nick, with a captivating smile, if he couldn't give her a tip on some good stock in Wall Street.

"I regret, ma'am, that I haven't any tips to give out. Real good ones are as scarce as hen's teeth, and the other kind I wouldn't think of handing you, for if you banked on one you would stand every chance of losing your money," replied Nick, politely.

"I thought you brokers always had a lot of tips at your fingers' ends," she said. "A lady friend of mine, who is in vaudeville, got several tips from a broker, and she told me she won a lot of money."

"She was fortunate. Maybe when we've been longer in Wall Street we'll find a few tips, in which case I'll be happy to let you have one."

"Thank you. I would be ever so much obliged," said the lady.

In a few minutes she finished her dinner and started for the door. A small spool lay in her path, and stepping on it she went down on the floor with more haste than grace. One of the gentlemen lifted her up, and she thanked him in an embarrassed way.

"You got a tip that time, Mrs. Jones," said one of the clerks, who was noted for being funny when the chance offered.

Nobody laughed, and the indignant lady flashed an angry look at him as she made a hurried exit.

"I heard that the Bentleys across the street have a family skeleton," remarked a lady, presently. "I wonder if it's true?"

"You'd think so if you ever saw their daughter in a bathing suit," said the clerk, with a chuckle.

"Dear me, how amusing you are, Mr. Simpson. You ought to go on the stage," said the lady.

"I was with a show for a short time," said the clerk.

"Indeed. Why didn't you continue? Did you get the stage-fright?"

"No; another fellow married her."

That raised a general laugh, in the midst of which Dick and Nick withdrew. Next day the boys noticed a sharp decline in So. Ry. Somebody had started a bear attack on the stock, and rumors concerning the road floated about the Street. There was considerable selling by holders at the Board-room, and several brokers took in what was offered. The decline was temporarily stayed, but started again when a fresh attack was made on the stock. Altogether the price was shoved down about seven points. Dick and Nick surmised that the drop was brought about by Thomas Jardine and his force of regular brokers, and he guessed that the operator's purpose was to keep the price down while the shares were being taken in on the quiet. At any rate, a letter reached the firm in the morning's mail from Jardine instructing the young brokers to begin business. Dick showed it to his partner.

"You can start out and visit all the brokers from Nassau Street to Broadway, excepting these

two firms, and keep a record of the offices you call at. Buy as close to the market as you can and order the stock delivered C. O. D. to the Taylor Bank. Understand?"

"Yes," said Nick.

Half an hour later both boys were on the job.

CHAPTER VI.—The Shooting Party.

Dick secured 30,000 shares that day, and Nick 12,000. Next day both bought 33,000. The third day was Saturday, and with about two hours and a half to work in they got 10,000. Thus they rounded up 85,000 shares in two days and a half, on which the Taylor bank paid out about \$9,000,000. This showed that Jardine, or his combination of capitalists, had plenty of money behind them. As a matter of fact, the Taylor Bank loaned about \$6,000,000 on the stock. The partners went uptown after lunch, and were standing at the Fifth avenue entrance to the Park when the girls came along.

The four paired off and spent the afternoon in the Park. On Monday morning the boys started out again on So. Ry., but only gathered in 15,000 shares that day. The stock was getting scarce. The best they could do on Tuesday was 10,000. On Wednesday their purchases amounted to 15,000 again. That evening Dick called at Jardine's house and reported. As the operator received a daily report from the bank, he knew how things were going.

"You have done well," said Jardine to Dick. "Finish up the week and then stop and send your statement to my office by mail."

When noon came on Saturday the firm of Danvers & Silver had purchased 160,000 shares altogether, and were entitled to a commission of \$20,000. This they received on Tuesday morning in cash.

"That's a big return for a week's work, old man," said Dick.

"It is that. I wish we could count on Jardine as a steady customer, or we had a few others like him."

During the buying of the stock the price had fluctuated, but advancing on the whole several points. It continued to go up after they were done. The firm put an order for 1,000 shares through Bates & Co., but the brokerage firm had the greatest difficulty in filling it. They finally got it at an average price of 112. On Saturday it was up to 120. On Monday and Tuesday it boomed to 130, at which figure the boys sold out. They made \$18,000 profit. They could now reckon up a capital of \$100,000.

"We've done mighty good financially since we came to New York," said Nick.

"I don't think we've lost anything by following the girls," replied Dick.

"I should say we haven't. I prefer Wall Street to State Street."

"Yes. We have a wider field to speculate in, or rather it is more convenient to speculate in certain stocks here than in Chicago."

"Figuring on the price we bought the stock for Mr. Jardine, I should say that he and his partners will make all of three millions profit out of the deal."

"Think of the money it has taken to swing such a big operation."

"It takes money to make money," said Nick.

So. Ry. went to 132, and then began to decline gradually.

"I guess the boom is over and the price will go down below 120 again," remarked Nick to his partner.

"Then we might make a haul by selling a thousand or two shares short, and taking the chance of buying it in lower to-morrow or next day," said Dick.

"Not a bad idea. Do it."

So Dick called on Alonzo Bates and gave him an order to sell 2,000 shares of So. Ry. at the market. The firm put up \$20,000 to back the margin. Bates sold the shares at an average price of 128. When the Exchange closed that day it was down to 127 1-2. Next morning it opened at 127 5-8, went to 128 1-8, and then fell to 125. At three o'clock it had slumped to 120.

"We are \$16,000 to the good," said Nick. "Not much chance of it recovering, for it seems evident that Jardine is out of it. It should be lower in the morning. I count on a profit of \$20,000."

Nick's estimate proved correct. Nick purchased 2,000 shares to make delivery for a little below 118, and the sum of \$20,000 was added to their capital. Several attempts had been made by unscrupulous traders to trap the young firm into some scheme that would have made a hole in their cash, but Dick's shrewdness balked them. The boys had a capital adviser in Alonzo Bates, and they followed his advice in every case. Bates had taken quite a shine to Dick, and invited him to dinner at his home, including Nick in the invitation, for he saw that the boys were fast friends, and were in the habit of going around together.

Another dull spell set in after the So. Ry. boom petered out, and several traders took advantage of it to take short vacations. Bates and a number of his friends got up a shooting party, arranging to spend a week around the Barnegat marshes in New Jersey. Dick and Nick were invited to go along. They eagerly accepted, and purchasing an outfit apiece were on hand to take the train on Saturday afternoon. Dick was already acquainted with a couple of the brokers, but Nick was not. Bates made the necessary introductions and put all hands on easy terms with one another. Dick, Nick and Bates remained in the coach when the rest of the party went forward to the smoking-car. When the train stopped at the station where they got out, they found a stage waiting to carry them to the inn.

Darkness was blotting out the landscape when they reached their destination. As a cold wind was blowing in from the ocean a mile away, they were glad to hurry with their traps into the cheerful public room, where they registered and were shown to the room which had been engaged in advance. After sprucing up a bit for supper the party gathered again in the main room below, which possessed the attraction of a small bar. The inn was an old, picturesque building, the ceilings being low with exposed rafters, though not if the common kind. The paneling around the public room and the dining-room was high, and, like the rafters, stained a dark tint and highly polished. The bar, of course, agreed with the

rest' of the room, and the floors of both rooms were polished.

Behind the bar was a glittering array of glassware, interspersed with a few bottles containing liquor, and backed by a mirror. The glassware was mounted on shelves to the top of the mirror, and on other shelves stood many marine curiosities—most of them small relics of maritime disasters that had happened along the immediate shore before the days of the coast-patrol and the lighthouse. In a book, accessible to inspection, was a record of the more important wrecks, some of them having the full story in print attached. Hanging on the wall behind the end of the bar was an old-fashioned pistol taken from a noted wrecker in the early days, when that line of business was extensively carried on by unscrupulous rascals under the cloak of fishermen. There were many other curiosities displayed about the room between ancient pictures of a crude type, some colored by hand in water-colors.

Altogether, the old inn was an interesting place, and a guest was also assured of first-rate meals, a good bed and prompt service. It was a headquarters for Wall Street brokers during the shooting and fishing season, and the proprietor knew how to cater to this trade. The young brokers found the inn very entertaining, and, striking up an acquaintance with the proprietor's assistant, learned a great deal about the neighborhood. The supper was first-class, the party occupying two tables by themselves. The inn was heated by a hot-air furnace in the cellar, though this arrangement did not extend to the public room, which was well warmed by a round-bellied, self-feeding stove. There were a dozen or more brokers at the place, all more or less well known to each other, and they gathered around the stove after supper and had a sort of high jinks together. Dick and Nick joined them for a while, and then went over to the bar and talked with the proprietor's young man. This young chap regaled them with many stories about Barnegat shores in the old days, which he had heard from the lips of people who knew whereof they spoke.

"Down in the marshes where you're going shooting lives an old man who was a wrecker in his young days," he said. "I've heard he was a hard case. At any rate, he is believed to have committed several murders—that is, choked off shipwrecked people who were washed on the beach alive, and whose lives he might have saved, in order to rob them of the money and valuables they brought ashore with them. None of the alleged crimes were ever proved against him, so he escaped punishment, but it was the general opinion that he was guilty."

"What's his name?" asked Dick.

"Dan Ruggles. He's about sixty-five now, and has a face like a slab of scarred mahogany. He and a chap named Peter Wilkins live together."

"How do they live?"

"They've got a sloop and go off fishing in her."

The young brokers then turned the conversation into the channel of shooting and fishing, and secured a number of points. The young chap said that he would be called on to act as guide to one of the parties, but he did not know which one. If he didn't go with Bates' party some other boy would, for the owner of the inn had a bunch of

lads at his beck and call who knew the marshes like a book. Dick and Nick turned in before the others, and occupied the same room. They were lulled to sleep by the howling wind, which had increased to a half gale since the party arrived. When one is warm in bed in a comfortable room, the roaring of the wind outside carries no terrors with it. Neither does the roll of the surf as it piles on the shore, if one is within hearing of it. Nor the swish of the rain on the window-panes. The two boys couldn't hear the surf a mile away, and the rain didn't come on till after they were sound asleep, so they slept on, dreaming perhaps of the two beautiful girls at the Algonquin Apartment House in New York who had captured their hearts.

CHAPTER VII.—The Trouble at the Tavern.

When Dick and Nick awoke next morning, both the sky and earth had a watery look, although the rain had ceased. The gray sky looked unpropitious for the morning stroll they had contemplated taking through the old village and to the long, narrow strip of sheltered water known as Barnegat Bay. Unless the weather cleared up they would have to remain at the inn, and they did not relish that idea, for they had exhausted the novelties of the ancient house and wanted to go abroad.

"We struck a bad day," said Dick, looking out of the window, which had a rear prospect, and overlooked the inn yard and the attendant out-buildings.

"Yes." When we left the city there were no indications that we would run into anything like this," answered Nick.

"I hope it will clear up in time to give us the chance to see the neighborhood."

"I hope so, too. I don't want to be cooped up all day."

The boys got into their clothes and went down to the public-room. The only person there was Bob Deering, the proprietor's assistant. He was in his shirt-sleeves mopping the floor.

"Hello, Bob," said Dick; "what kind of weather do you call this to spring on a party of pleasure-seekers?"

"Don't blame me. I'm not responsible for it," grinned Bob.

"What do you think about it, anyway? Any chance of a change for the better before night?"

"It may clear up by noon, but I won't guarantee that it will."

"What time is breakfast served in this hostelry?"

"There is no stated time. Nobody seems to be stirring yet but yourselves. If you want your breakfast in advance of the others you can have it. I'll order it for you. The bill will probably be fresh mackerel, eggs in any style you want them, beefsteak, hot corn-muffins and coffee—with oatmeal to start in with."

"That's a good lay-out. When will it be ready?"

"In about half an hour. How will you have your eggs?"

"Fried for me," said Nick.

"Ditto," said Dick.

"Go in the dining-room and sit by the window

till the waitress fetches the tray in," said Bob. "It's a bit moist in here."

The young brokers went into the dining-room and looked out on the watery street. Occasionally a villager, or a fisherman from the bay in oilskins, passed along. The stores on the opposite side were closed, for no business of any moment was transacted openly in Barnegat on Sunday. There was another place called Barnegat City, situated at the point of the attenuated peninsular stretching from the south, and bordering on the inlet which connected the bay with the Atlantic Ocean. It was about five miles away by air-line, four of which were lost in the water of the bay, but could easily be reached by boat. Also by rail, via Barnegat City Junction, ten miles south. It was a stormy spot in bad weather. Here one could see the Barnegat lighthouse close by, and the seagulls.

And you could get all the sea air you wanted, and all the surf-bathing, too. The prospect from the window that morning was not particularly alluring. A gray sky and a street full of puddles is rather depressing than otherwise. Even a solitary yellow cur with an abbreviated tail proved a diversion. The appearance of the waitress with their breakfast was a welcome relief. They spent half an hour over it, and then adjourned to the public-room, where they found a couple of the brokers who had just come down. The New York and Jersey City papers were lying on a table, and the young brokers spent an hour over them, during which time all their party had come down and were eating their breakfast. The clock marked the hour of ten, and they went out on the porch to inspect the weather. The air had lightened up somewhat, and the heavens did not look so threatening. A steady breeze from the direction of the ocean shook the raindrops from the denuded branches of the trees along the street.

"Seems to be clearing," remarked Dick, in a hopeful tone.

"Looks that way," coincided Nick.

"Let's go out."

"I'm with you."

They put on their overcoats and hats and started off, neglecting to inform any one of their purpose. Down the main street they proceeded at a leisurely gait. As the morning continued to brighten, they kept on along the road which a villager informed them led to the bay. After a while they came in sight of a scattered colony of fishermen's cottages. Here there was a public house which was not supposed to be doing business that day, but that was a fiction. It was fairly crowded with roughly-dressed men. As the boys were passing the door they heard an altercation going on between two men. One of them was an old chap, with a dark, leathery skin and a desperately hard look.

"That fellow looks like a pirate," said Nick.

And he did, in good truth. The younger man suddenly lost his temper and smashed the old one in the jaw with a force that sent him staggering against the end of the bar near the door. When the elder man recovered his balance he whipped out a knife and sprang upon the other with a savage earnestness that meant business. Murder would have been done then and there, for the chap who struck the blow was not prepared to defend

himself against steel, but for Dick, who saw what was coming, and dashing into the room seized the wrist of the hand that clutched the knife, and prevented the tragedy. The rascally old fellow turned with an imprecation on the boy, and seized him by the throat with his other hand. Nick rushed forward and tore his arm away before his fingers secured their clutch. At the same time Dick gave the man's wrist a sharp twist that brought a howl from his lips and caused him to drop the knife.

"Pick it up, Nick," he said.

As Nick stooped to get it the old villain closed with Dick. The young broker fetched his adversary a heavy punch in the stomach which gave him the chance to squirm free. Then he tripped him up, and the rascal fell backward on the floor, his head striking against a heavy spittoon with so much force that he rolled over unconscious. The whole episode happened so quickly that nobody in the liquor shop had a chance to interfere, except the man Dick had saved from a carving up, and he did not offer to do so. When the old rascal went to the floor with a crash and did not come to time, the crowd came forward and looked at him. They also gazed in some wonder at the young well-dressed boys, particularly Dick, who had been the central figure in the scrimmage.

"You're all right, young fellow," said a bronzed fisherman. "You've got sand, and you know how to handle yourself in a tight fix. You've downed the hardest man in Barnegat, even if he's old enough to be your grandfather."

"Have I?" replied Dick, carelessly, arranging his disordered cuffs. "Who is he?"

"Dan Ruggles, an old-time wrecker."

"I heard about him last night. So that's the man who was suspected of doing up shipwrecked people along the shore years ago?"

"That's the man."

"Well, he ought to be grateful to me for saving him from committing a murder in his old age, for if ever a man had murder in his eyes he did when he drew his knife on that fellow," said Dick, nodding toward the chap he had saved.

The man in question now felt that he owed something to the young broker, and he proceeded to thank him for interposing in his favor.

"You're welcome," answered Dick. "Come, Nick, let's go on."

They went on to the bay, looked around there and got back to the inn about one o'clock. By this time the sky was almost clear and the sun was out. The brokers were pleased because it indicated a clear day for them to begin shooting next morning. Dick and Nick learned from Bob Deering that he was going out with their party.

"What time do we start?" asked Nick.

"Around daybreak."

"How about breakfast?"

"We'll take it along."

"It isn't a good idea to tramp very far on an empty stomach."

"You'll have a cup of coffee and bread and butter before leaving, and one of our wagons will take us to the edge of the marsh."

"Where is this marsh?"

"Along the edge of the bay to the south."

"I suppose we'll carry our lunch, too?" said Nick.

"Sure," replied Bob. "The hamper will go in

the wagon and remain in it till it's needed. Then I'll fetch it."

"We'll need a boat, won't we?"

"Yes. There's a flatboat belonging to the boss that is always on hand."

"How about the other two parties?"

"They'll go off in other directions. One will follow the inner edge of the marsh. The other will keep away from it. To-morrow the order will be changed, and the day after ditto. If you all stay a week you'll repeat."

"Say, Bob, you remember you told us a part of the history of that old wrecker, Dan Ruggles, last night?"

"Yes."

"We met him on our way to the bay this morning."

"What do you think of him?"

"I think he's lucky to be out of prison."

"Didn't like his face, eh?" grinned Bob.

"It isn't that. He came within an ace of stabbing a man in a tavern as we were passing the place."

"He did?"

"Yes. He and the man had a noisy argument over something, and the man struck him in the face. He whipped out a knife and would have shoved it into the other if I hadn't been close enough to grab his wrist."

"You interfered?" cried Bob, in a tone of surprise. "It's a wonder he didn't turn on you."

"He did, but Nick came to my aid. I tripped him up, and his head hit a spittoon. That settled him for a while. Nick and I went on before he came to."

"Were there many in the tavern at the time?"

"Quite a number—rough-looking fellows—fishermen, I guess."

"So you actually put Ruggles to sleep?"

"He assisted in the operation by not falling clear of the spittoon."

"Well, that's something of a feat. I don't know of any one else around here who ever put Ruggles out, though there are plenty who look well able to do it. The fact is, every one is afraid of him. I've heard men say that if Ruggles got it in for you the easiest way out of the trouble would be to move."

"And he's never been in prison?"

"He's been in jail a number of times, but the constables couldn't find enough evidence to hold him on a more serious charge than drunkenness."

"They'd have had him this time only for us."

"Maybe they would; but if he had stabbed a man the constables wouldn't have found a witness able to tell them anything about the trouble. The fellow himself, if able to have made a statement, would probably have refused to name his assailant. I tell you, Ruggles has them all cowed."

"You forget that we would have been witnesses. Ruggles couldn't have stopped us from telling the truth," said Dick.

"That would have been different," said Bob.

Dick and Nick were sitting on the porch with several of the brokers late that afternoon, when Dan Ruggles walked past with another chap, about as rascally-looking as himself. The man was his pal, Peter Wilkins. They looked at the people on the porch. Ruggles recognized the boys and

scowled at them. Dick told Bob later about the appearance of the two men in the village.

"I guess they came to find out something about you," said Bob. "I wouldn't go around after dark, if I were you. They might lay for you. Ruggles is a vindictive man, and he's aching to get back at you if he can."

"I should think he'd know the stuff we're made of and not go around looking for trouble."

"He wouldn't be happy unless he was scrapping with somebody. He and Wilkins, it is said, are at it half the time themselves just to keep their hands in."

"Then it's a wonder one of them doesn't wipe the other out."

"Neither has so far."

As the boys did not care to run any risk of meeting Ruggles and his pal, they did not go away from the inn that evening.

CHAPTER VIII.—Captured.

The Bates party left for the swamps next morning just before dawn. They were driven to a certain point in a light wagon by Bob Deering. A hamper containing breakfast and lunch went in the vehicle. On their arrival at a creek which entered the swamps, the hamper was taken out and put into the flatboat. As they entered the boat a small lad who went along drove the wagon away, saying he would be back between four and five. Bob, with the help of a long pole, shoved the boat into the swamp, following a course that soon became invisible on account of the grass and reeds. A couple of dogs used to swimming, as well as wading, were tossed over on a patch of muddy ground, and they soon routed out some birds, and the shooting began.

The sport went on without interruption until eight, when all hands admitted they were hungry, and Bob aimed for a dry knoll, where the hamper was opened and a cold breakfast discussed with good appetites. After that the shooting was resumed till two, when lunch was served at a point deeper in the marsh. The afternoon had turned cloudy, which fact did not interfere with their sport. The dogs were admirably trained for the work in hand, and produced results right along. So matters proceeded till after four, when, as they had overflowing bags of game, and it would take half an hour or longer to reach the place whence they had started from, Mr. Bates called a halt. The party was somewhat scattered, for they had left the boat and spread out along a waste that was not over ankle deep in water. Bob had warned them to keep within certain limits outlined by lines of trees, and the gentlemen were prudent enough to follow his directions.

The signal agreed upon that the day was over, as far as sport was concerned, was three shots, a pause and three shots more. On hearing these reports, the sportsmen were to converge on the point whence the signal had come. Everybody turned up but Dick Danvers. After waiting a few minutes for him to appear, the signal was repeated for his benefit. He didn't come, so Bob started off to look for him. In this way half an hour was lost. The air was growing darker, for dusk fell at

about five. The cloudy sky made the atmosphere still gloomier. Broker Bates didn't feel that they could return without the young broker, and he had some trouble preventing Nick from starting off to second Bob's efforts. Bob carried a gun with which he signaled and shouted repeatedly, but with no result, and came back at five. A consultation was held, with the result that the party returned to the landing, and all except Bob and Nick got on the wagon, and were driven to the village. Bob and Nick, with guns and ammunition belts, put off again in the flatboat and started back into the swamp. It was now dark, and but for Bob's knowledge of the watery waste, it would have been a foolish piece of business to go back. Deering, however, declared that he could find his way through the swamp even in a fog.

"That's all very well for us," said Nick; "but how about Danvers? He's all at sea. The only thing he can do is to find a dry spot above high tide, or climb a tree, and stay there and answer our signals."

"That's his proper course, but it seems funny to me that if he was in any trouble he did not signal long ago," replied Bob. "He had every chance before we returned to the landing."

"He might have slipped into a water hole somewhere and lost his gun. Then, of course, he couldn't use it."

"I didn't think of that. You give me an idea. There's a bad spot over near the line of trees on the bay side. He was warned not to go there, but he might have forgotten if he followed a wounded bird. We'll go that way," said Bob.

Bob poled the flatboat through the grass and reeds that were indistinguishable in the darkness, seldom missing the channel.

As they swept around a corner of the marsh, where the bay came up, a light flashed on their eyes.

"Where does that come from?" asked Nick.

"The cottage where Ruggles and Wilkins live."

"Maybe they've got hold of Dick?"

Nick spoke without any definite reason, but his remark hit Bob with some force.

"You might be right," he said. "We'll land on the point where the cottage is and take a look through the window. They probably learned that you and Danvers were going to shoot in the marsh to-day, and they might have laid their plans to nab one or both of you. There is no telling anything about their actions at all."

Bob poled the boat across an open stretch of water, pushed her on the beach, and secured her to a stake he shoved into the ground. Then taking the guns, they walked over to the old weather-beaten cottage. In the meanwhile, what had happened to Dick? At about a quarter of four he lost sight of Nick in the grass, but that fact did not greatly bother him, for he heard the sportsmen's guns popping every little while on his right and as long as he kept within the line of trees he understood he was safe enough. One of the dogs dashed his way and routed out some birds. Dick fired and wounded one of them. It fluttered away toward the trees and the young trader started after it.

It kept above the line of the grass, and Dick might have shot at it again, but he hated to do it seeing that he was gaining on it. It finally drop-

ped out of sight, and the boy began searching for it. He heard its wings in the grass, and the sound carried him further away from his party. He traced it to a spot where he got glimpses of the bay through the reeds. There he caught it and was about to wring its neck when he was suddenly seized from behind by an iron grip, and then before he realized what was doing a bag descended over his head and shoulders. His feet were seized by another pair of hands and he was borne off, in spite of his struggles. His gun and game bag accompanied him, and were presently landed with him in a small rowboat. While a man of some weight sat on his back and held him down, the boat was pushed off and propelled through the water a short distance.

Dick heard and felt it grate on the shore. Again he was raised and carried through the air, but not far. After a pause, during which his feet were dropped on the ground and he was yanked into a standing position, he was forced downward into a house. He knew this because he felt the wooden flooring under him. The door was closed with a bang and a bolt shot. The gun was pulled out of his grasp and he was relieved of the game bag. All this happened to him while he was held by the iron grip of the man behind. Then a thin rope was passed twice around him, pinning his arms to his body. As soon as the knot was tied the bag was pulled off his head, enabling him to see that he was in an oblong room, which was filled up with a lot of marine stuff. The man who was holding him let go. Dick wheeled around to see who he was and to demand an explanation. He found himself facing Dan Ruggles and Peter Wilkins, their rascally faces grinning with satisfaction.

The boy hardly needed an explanation when he saw into whose hands he had fallen. It was clearer to him than the daylight which sifted through the dirty windows that these fellows had captured him for a purpose; and that purpose was the direct outcome of his actions at the tavern the morning before.

"So, this is your doings, Dan Ruggles, is it?" he said, regarding the man, with an unflinching look.

"I rather guess it is," replied Ruggles.

"What do you expect to gain by it?"

"Get square with you for buttin' in where you had no call to."

"Don't you realize that I saved you from committing a murder?"

"What was it to you what I committed?"

"If you'd killed the man you'd have been hanged."

"That wouldn't have been your funeral."

"It would have been yours. You ought to feel obliged to me for saving you from such an end."

"I don't want anybody to poke his oar into my business. I kin look after it myself. It wouldn't have been the first man——"

He stopped abruptly.

"That you put out of the way? So I've been told."

"Who told you I put any one out of the way?" glared the ruffian.

"You are suspected of having done so—many years ago, when you were a young man, and

followed the trade of wrecker which the Coast Guard put out of fashion."

"Humph! What do I care what people suspect? Suspicion ain't proof."

"If it was you'd have gone to prison."

"Well, I never was sent to prison, so you ain't got nothin' on me."

"You may get there yet. You aren't dead yet."

"If I do you won't know nothin' about it. Shove him into that chair yonder." For Dick bound as he was, could offer no resistance that would do him any good.

"What are you going to do with me?" asked the young broker. "If you harm me in any way you will suffer for it."

The rascals paid no attention to his protest, but having tied him to the chair, and shoved him out of the way, they opened the door and walked out.

Half an hour more slipped by and the men had not returned. After a while darkness came. Then the two villains returned and carried Dick to a rowboat.

The small boat was rowed out to a sailboat and Dick was placed aboard and the sail hoisted and the boat put off, towing the small boat astern. They had tied Dick to a seat. After sailing out of the bay and quite a ways out to sea the men boarded the small boat, bid Dick good-by, and then rowed away, leaving Dick to his fate in a boat which was fast filling with water from a number of leaks in her bottom. Dick after some strenuous work managed to free himself of his bonds. Just about this time he sighted the lights of a vessel, and as it drew near he shouted loud enough for some of the crew to hear and finally a boat put off and he was rescued from his dangerous position and taken aboard the vessel, which proved to be a private yacht.

The owner had Dick taken to the fire-room, stripped and rubbed down and he was given a dry suit to put on, after which he was given a hot drink and placed in a berth, where he soon dropped off asleep. But before doing so he was informed by the steward that he was on board the yacht Cymbaline, John Tennant owner, and was headed for New York.

CHAPTER IX.—Making a Barrel of Money.

When Nick Silver and Bob Deering got to the Ruggles cottage they found nobody there. The cottage or hut was deserted and they were forced to return to the dugout and make their way back to the inn.

Dick, on board the yacht, slept like a top till midnight, when he heard laughing and the jingling of glasses. This continued for some time, when it ceased and then there was the sound of footsteps and several men passed the door. Two of them paused just outside, and one said:

"Have you come to any decision yet, Wilson?"

"I will join you. Give me the name of the stock."

"It is L. & N."

"All right. Where is the meeting to be held?"

"At Mr. Tennant's office, to-morrow afternoon at five."

Dick realized he had got hold of a valuable tip. Dick then went to sleep again.

In the morning he put on his own clothes, which had been dried and, presented himself before the owner of the yacht. Mr. Tennant, asking Dick his name, introduced him to the others, all of whom he recognized as Wall Street brokers. Then they learned Dick's story. Soon after breakfast they were landed at New York. Dick paid a flying visit to his office and then took a train and returned to the shooting party at the inn. They were all surprised when they heard his story and the constable was informed of what had happened. Dick told Nick of the tip he had heard. He returned to his office the next morning and immediately ordered Bates to buy for him 5,000 shares of L. & N. It was bought at 79 and by Saturday had advanced to 90. Then Dick ordered his shares sold and cleared a profit of \$50,000 on the deal.

A safe was put into an office on the seventh floor, and owing to carelessness on the part of the workmen the upper cornice of the window above the boys' window had been badly damaged and men had been sent to repair it. In order to do the work they slung ropes from the window on the seventh floor, to which was attached a steeple-jack's seat, in which one of the men sat. Jimmy was very much interested in the work of the men, and when his bosses were out, watched from the window as well as he could. During the noon hour while the men were away to dinner and Dick and Dick were out, Jimmy ventured to run up to the office above in order to get a better look.

The occupant of the office employed only a bookkeeper and stenographer, both of whom were out at the time. The door of the private room was ajar, and Jimmy heard voices inside as he crossed the room. The boss of the office was being tipped off to the rise of a certain stock by a visitor, and for the moment Jimmy forgot why he had visited the office. He stood by the door and listened till he heard all the facts. Then he heard chairs moved back, and knew the occupants of the room were coming out. He felt it wouldn't do for him to be caught near the door under the circumstances, and as he couldn't reach the corridor door in time to avoid observation, he got rattled, and seizing hold of one of the ropes outside the window, he slung himself out, intending to seat himself in the chair seat. The rope, however, was loose and gave way under his weight. He missed the chair and dropped nearly two stories before the rope caught and held him taut, swinging about in the air like a toy spider at the end of an elastic string, on a level with the upper window of the office where he was employed. He was in a pretty bad fix, but was sustained by his grasp on the rope and the noosed end around his middle. About this time Dick and Nick entered the office, accompanied by Miss Laura Henley, who had come downtown by herself. The boys met her on the street and brought her along with them. They were surprised to find the office unguarded.

"Look! look!" cried Laura. "There's a boy swinging outside of the window."

The young brokers looked and fairly gasped.

"By George, it's Jimmy!" cried Dick, rushing

to the window and throwing up the sash. "What in creation are you doing out there, swinging at the end of that rope?"

"Help me down, boss, and I'll tell youse," replied Jimmy.

There was no way of reaching him from that window, so Dick, excusing himself to the young lady, and telling her to come with him, rushed up to the office above. The tenant came to the door of his private room when they entered, and Dick hurriedly explained the cause of their presence. All three looked out of the window and saw the unlucky Jimmy swinging below.

"That's our office boy. I can't imagine how he got in that predicament," said Dick to the tenant.

The gentleman couldn't understand, either. At that moment the two workmen got back and they soon hauled the boy up and pulled him inside.

"How did you get in that fix, Jimmy?" asked Dick.

The boy admitted that he had come up to the office to get a closer sight of what the men had been doing, and was tempted to take a seat in the chair.

"Gee! de rope gave way wit' me and down I went like a shot. I t'ought I wuz bound for de sidewalk. Lucky for me dat I didn't go so far or me brains would have been missin' by dis time," he grinned.

"You can go to lunch now," said Dick, and Jimmy went.

When he got back Nick was alone. To him Jimmy made a full confession, telling him about the tip he listened to. Nick questioned him closely about what he had overheard, and was satisfied that the boy had captured a good thing.

When Dick returned he was made acquainted with the facts. He questioned Jimmy, too, but learned nothing new. Then the partners consulted, with the result that the firm went long on O. & K. to the extent of 8,000 shares. The stock was ruling at 90, and during the next two weeks it went up to par. Then Dick sold out and the boys made a profit of \$80,000. The young firm was now worth about a quarter of a million. On Saturday Jimmy was rewarded with a \$1,000 bill, and he was so tickled that he didn't know what to do. Dick put it in an envelope and pinned it inside the pocket of his jacket.

Off he went feeling like a small capitalist, and there was high jinks in his home when he handed the big yellow bill to his mother.

"I wonder if the ex-pork packer and retired capitalist wouldn't look on us with favor now if we proved to him that we were worth a quarter of a million in cash, and had made it all ourselves?" said Nick one day.

"They might, and then again they might not," replied Dick. "Laura's father would put more stock in me if I were the younger son of some noble English lord, even if I hadn't a cent. He seems to be stuck on caste."

"Mr. Breeze isn't quite as bad as that. But then he made his wealth in grain. He still draws an income from several big elevators on the lake front. His objection to me is that I'm too young and that I'm not the kind of a suitor for his daughter's hand that matches with his ideas," said Nick.

Ever since the return of the brokers from

Barnegat the market had been lively. It was making up for the two or three dull spells that had come on since the preceding summer. A few days after the last coup the boys had pulled off, they went into D. & G., which was rising rapidly. Dick, with Nick's approval, bought 10,000 shares at 116.

"It's a question of luck how we'll come out of this deal," he said. "The price is rising steadily, but it might turn at any time and go down just as steadily. We can only depend on our judgment."

Dick kept a sharp tab on D. & G., sometimes at Bates' office, and sometimes in the gallery of the Exchange. It was up to 124, when Dick overheard a big trader advise a lesser one to sell out his D. & G., as a break was coming that afternoon. Dick decided that he would take the warning, too. He sent word to Bates to unload his shares at the market. The broker did so, and Dick figured that his firm was in \$80,000. At half-past two the break came, and great excitement ensued among those interested in D. & G. It dropped to 115 in half an hour, and lots of people lost more or less money. Bates congratulated Dick on getting out in time.

"How did you happen to close out on a rising market?" he asked.

"Oh, it struck me something was going to happen, and I decided to be on the safe side," answered Dick.

"Well, your firm is the luckiest in Wall Street. You haven't met with a setback since you started up here, and that's more than anybody else can say who operates on the same lines as you boys," said Bates.

"We are always careful; that is why we've been successful. We look well before we leap to see where we are going to land."

Half a dozen brokers called on the boys that week and tried to enlist them in some money-making scheme, but did not succeed. During the following week Nick learned that the stock of a small railroad known as X. & Y. was being cornered by a combine that proposed to line their pockets by booming the price. He told Dick all the facts, and the firm decided to participate in the boom if it came off. Dick gave Bates an order to buy 5,000 shares, and he distributed similar orders among three other brokers. This was the first time the firm had divided their business up, but he knew if he turned in the whole order to Bates that broker would feel certain he was working on a tip, and he did not want to convey the idea.

The stock was ruling down at 60 and not much in demand. The syndicate had an easy time picking it up, and when the members had all they could carry they started a flood of rumors, and began operations on the Exchange. The brokers took it all for a bluff and did not handle it much for themselves, but the lambs bit at the bait and the price started upward. The traders then took a hand themselves, buying and selling in their usual way of quick business with small profits. The price rose to 70, and then went on to 75. How much higher it would have gone no one knows, but Danvers & Silver put a crimp in the boom without intending to do so. Dick told the four brokers doing business for him to close out

his deal. The traders reached the Exchange one after the other, with the exception of Bates, who offered his lots in small bunches, and easily worked it off, asking offers on any part of 5,000 shares.

Bates and the next broker sold at the top of the market, 75, but the third one had to do the best he could, as the price began dropping. The fourth broker completely upset things with his offer, and he could hardly find purchasers. Almost a panic ensued, and the broker got rid of his 5,000 shares at an average of 65. The slump didn't stop till X. & Y. reached 57. The syndicate went to pieces in the rush, and the boom proved a dismal failure. When the smoke of battle cleared away, and all settlements had been made, Danvers & Silver found they had made \$235,000 out of the deal.

"Heavens, that's big money to make out of a busted boom," said Nick.

"You forget that three-quarters of our stock went at the top of the market, or close to it," said Dick. "It was the last 5,000 shares that went low."

"There seems to be no doubt that we were the cause of breaking the syndicate. Those new brokers of ours rushed the stock out, even when the price was tottering, and upset things generally. I heard several brokers say that they wonder who threw so much of the stock on the market when it was shaky. They think some bear clique was at the bottom of it."

"So I've heard. I've also heard that the members of the syndicate are trying hard to learn who did them up."

"I guess they won't find out."

CHAPTER X.—Dick Overhears a Rascally Scheme.

Two weeks passed, and the slump in X. & Y. had been forgotten, when the boys had their second visit from Thomas Jardine. He gave them a similar commission to the other—this time to buy T. & J. stock. The young firm executed it in good shape and were highly complimented by the operator. Decoration Day coming on Friday, business in Wall Street came to a standstill until Monday. To Dick's surprise, he received an invitation from John Tennant, who owned the steam-yacht which figured in his rescue from the dugout, to come on a short cruise with him.

Nick was included in the invitation, and the boys accepted. They joined the yacht in the Hudson on Friday afternoon, and the craft sailed at five o'clock for Block Island. They reached the island next day, went ashore for a little while, and then spent the rest of the day fishing for the bluefish. That night the yacht sailed for Sag Harbor, and anchored there Sunday morning. Late in the afternoon they started back for New York. The weather looked bad, and the wind increased as they pushed through Gardiner's Bay.

When they came abreast of Orient Point, the sea was very heavy, and as the Sound presented a turmoil of water, Mr. Tennant decided to put back into Orient and lie there all night. The

steward went ashore to get a can of milk, and Dick went with him. By that time a fog was coming in from the sea, beyond Gardiner's Bay. While the steward was ashore another steam-yacht, about the same size as Mr. Tennant's, came in and anchored close by. Between the fog and the growing darkness Dick got separated from the steward. He finally made his way down to the wharf and, failing to find the yacht's boat, hired a boatman to take him to the yacht. The fog was so thick that the boatman found it impossible to find the yacht, so they had to return. Dick then went to the hotel and registered. He signed his name as from the yacht Cymbaline.

The clerk looked at him, and said:

"We have a party of four from the yacht Electra. There's their names right above yours. They said the bay was too rough for them."

Dick glanced at the names, and was surprised to note the fact that Laura's father, the ex-pork packer, and Nellie's father, the capitalist, were with this party.

"I hope they won't see me," thought Dick.

To his satisfaction, he learned these gentlemen had engaged a private dining-room, and would not therefore be present in the general dining-room. As it was Sunday night, there was absolutely nothing doing in Orient. There wouldn't have been much doing, anyway, on account of the gale and the fog which swept across the point. After dinner Dick walked around the public room of the hotel, and finding no amusement in that he went outside. All he could see was the dull lights shining through the windows. He walked to the rear of the hotel, crossed the yard and started back on the other side. He casually glanced in at the window as he passed along. The shades were closed on one of the windows, but the slats were open, and looking through into the small room he recognized the ex-pork packer and the retired capitalist seated at a table with two Wall Street men whose reputation were not of the best.

The remains of the dessert were on the table, and the men were smoking and drinking. Dick had heard about the Wall Street men from Bates, who said they were shady chaps and tricksters of the first order. The boy was surprised to see Mr. Hendley and Mr. Breeze in their company. The bottom of the lower sash was up about an inch, and the top sash was down two inches for ventilation. While Dick stood watching the party, some of their conversation reached his ears. It attracted his attention and he remained to hear more.

"This scheme of ours is a regular snap," said one of the gentlemen, whom Dick afterward learned was named Ward. "If you gentlemen will back it for a million each I'll guarantee you will double your money twice over."

"I'm ready to back any good proposition," said the ex-pork packer.

"So am I," said the capitalist, who evidently was tired of inaction.

"Very good. Now listen. The proposition is this: To corner and boom the Little Miami Railroad. The road has been shamefully robbed by the kings of finance, aided by a pliable board of directors, who voted whichever way they were told and as a consequence it is loaded up with

debt and hasn't paid a dividend in five years. The price of the stock has gone down to 40, which is about what it ought to be worth under capable management, for it's a good road, and can be made to pay ten per cent. on its legitimate capital after the water has been squeezed out. Those are the facts about the road," said Ward, stopping to take a drink and re-light his cigar.

"Of course it is not our purpose to try and rehabilitate the road. That isn't the proposition at all. It would take a searching Congressional or State investigation to let light in on the crookedness, and then lay out a plan to chase the rascals out and put honest men in," went on Ward.

"I have heard something about the road printed from time to time in the press," said Capitalist Breeze. "I understand that the stock is largely held by people in moderate circumstances, including a large number of widows and orphans. The latter—at least many of them—have suffered from the passing of the dividends."

"Correct," said Ward. "It is because the stock is held by so many people in ordinary circumstances, some of whom are really straightened in their finances——"

"Particularly the widows and orphans," interrupted the other gentleman, with a humorous inflection.

"Don't interrupt me, Dixon," frowned Ward.

"I beg your pardon," said Dixon. "Go on."

"It is because the stock is held by people who are unable to protect it in case of a sudden and unexpected slump in the price that Mr. Dixon and I have thought out this scheme to add to your millions, gentlemen, and put a little honest money into our own pockets."

At the words "honest money" Dixon was taken with a sudden coughing spell, and matters had to be delayed till he recovered.

"The whisky went the wrong way," he said, apologetically.

That seemed strange, as nobody noticed that he had taken a drink.

"Little Miami is now barely holding its own at 40," continued Ward. "By subsidizing certain important metropolitan newspapers, we can have rumors published further affecting the stability of the road. We'll have brokers ready to jump in and hammer down the price of the stock to 20. Think of that? Twenty for Little Miami. And the stock really worth 60 in face of all its rottenness, and par if the water and dry rot were taken out of it."

"Wonderful!" exclaimed Dixon.

"I will read you an abstract of some of the rumors it will be our interest to have published in the newspapers friendly to us. These rumors will not only be read by the general public, but will reach the eyes of the small stockholders of the road——"

"Including the widows and orphans," again chipped in Dixon.

"And cause them uneasiness. As the price is beaten down, they will rush to sell at any price, and our brokers will be ready to take them in at the lowest figure they can get them for," said Ward.

He pulled some papers out of his pocket and

read over matter that would tend to make a stockholder of any rocky road gasp.

"Ahem!" ventured the ex-pork packer. "Those rumors are made out of the whole cloth, aren't they?"

"Of course. They have emanated from the fertile brains of Mr. Dixon"—here Dixon bowed, as though flattered—"and myself. Their object is to undermine confidence; to create dissatisfaction; to induce timid holders to sell. Get me?"

The two moneyed men got him all right, and the retired capitalist did not appear to be thoroughly pleased. Ward went on:

"When we have beaten the price of Little Miami to 20, we will jump in and buy all that is offered. While we are doing it, more rumors will be circulated about the rottenness of the road. When we have got all the shares we can handle, then we will change around. The newspapers will publish retractions, for so much a line, and declare that the rumors were entirely unfounded and that their investigators were deceived by interested parties. What will be the result? The price will not only spring back to 40, but, in the excitement, go to 50, perhaps even 60. At 40, which is certain as that the sun will rise, you gentlemen will each double your invested million. At 50, you'll make half a million more. And at 60——"

He paused, with his index finger in the air.

"At 60," he repeated, "you gentlemen will each clear two million. Isn't that enough to stir your blood, gentlemen? Think of the investments you can make with two extra millions! Think of——"

"Ahem! What about the widows and orphans?" said the ex-pork packer.

"What do you care about them? They will be out of it. They will have the price of the stock at 20 in their pockets. They will be happy in their way."

"But they will lose half of their money, won't they?" said the capitalist.

"Well, don't they lose all their money most of the times when they buy watered stock? We are not responsible for the fact that they happen to own Little Miami shares, nor that some of them paid as high as par for their holdings. We have not wrecked the road so that the stock is now down to 40. We are merely, as moneyed men, taking advantage of a chance that comes but once in a lifetime. If we don't do it somebody else will think up the same scheme and put it through, and gain the millions you gentlemen can have for the mere asking."

Ward certainly was gifted with a silver tongue. As a canvasser or advertising agent he would have been a great success. But he flew his kite higher. He was a promoter, and so was Dixon. They posed also as brokers, and were always on the lookout for somebody's financial scalp. They had made the acquaintance of the two Chicago millionaires and marked them for their game. If the scheme in question went through as outlined, the Chicagoans might have a bunch of money, but Ward and Dixon would have the handling of it first.

The ex-pork packer seemed impressed with the chance to make another million, but the retired capitalist was not so eager. The fact that

widows and orphans would suffer through the scheme had got into his crop and made him uncomfortable. He made a remark to that effect. The promoters were quick to see how matters ran with him, and they switched around on the widows and orphans. They said they would see that the widows and orphans were taken care of after the deal was over.

"We'll all chip in some of our profits when the scheme is cleaned up," said Ward, "and recompense any widow or orphan that has suffered. I hope that will satisfy you, Mr. Breeze. It is certainly my wish to do the right thing."

"We have never been known to do otherwise than the right thing," joined in Dixon, adding, in an aside, "for ourselves."

The capitalist, feeling somewhat reassured, agreed to go into the scheme, and so the promoters laid all the plans before the moneyed men, and Dick took it all in as he stood outside the window in the fog which had grown deeper than ever.

CHAPTER XI.—Conclusion.

When the party in the room finally broke up, Dick was in possession of all the plans outlined by the two promoters and accepted by the two gentlemen. It was a rascally piece of business from the ground-floor up, and the worst of it was that there seemed a possibility of it going through. The ex-pork packer and the retired capitalist had promised to advance a million each, and with that amount of cash at their command, the promoters could do a lot of work against the Little Miami, which was in bad odor; anyway, on account of the way it had been robbed by a clique of financial sharks. Dick had heard that the majority of the stock was owned by widows, and trustees for orphans and other young persons under age, and they were the ones that had already suffered through the mismanagement of the road.

The stock had in the hey-dey of its prosperity sold above par, but when the wreckers took it in hand, and made a shuttlecock of it, the price gradually sagged, until it was now down to 40, with very few buyers. It was a technical conspiracy from the start, but without a thorough investigation on the part of persons duly clothed with official authority to act there was small chance of even the dummy directors being brought to book for their actions. Dick was astonished to find that the ex-pork packer and the retired capitalist were willing to engage in an enterprise that, if successful, meant loss and ruin to thousands of people who could ill afford further depredations on their stock.

He went to his room and spent some time thinking it over, and then he went to bed. He had left an order to be called early so he could return to the yacht and not delay her return to New York. He was routed out at five, and hustled down to the wharf. The fog had vanished during the night, and it promised to be a fine day. It was still blowing pretty hard, and a sea was running at the point, but it was not near so bad as the preceding afternoon. He hired a boatman to put him aboard the *Cymbaline*. No

one was up at that hour, except the two men on watch. At six the sailing-master appeared.

"Ah! you've come aboard?" he said to Dick. "I was about to send a couple of hands ashore to look you up."

"I passed the night at the hotel. I tried to make the yacht in the fog after losing the steward, but the boatman could not locate her and I had to give it up. I hope I haven't kept you at anchor on my account."

"No. We'll start right away, just as soon as steam is up," replied the navigator, leaving the cabin.

The yacht was on her way up the Sound when the owner and the rest of his guests turned out. Dick was welcomed back, and shortly afterward breakfast was served. The yacht reached the city too late that afternoon for the brokers to go to their offices. Dick and Nick and several others were landed at the Battery and took the elevated uptown. The former had said nothing to his partner about the Little Miami matter, as confidential talk could not very well be indulged in on the yacht. In their room after dinner that evening Dick told Nick everything. Nick was struck almost dumb with surprise to learn that the fathers of the two girls were going into the boom business.

"What do you propose doing in this case?" he asked Dick.

"We can do either of two things," replied Dick. "We can take advantage of the information, let things go ahead and buy in the stock when it drops under the tactics to be adopted by Ward and Dixon. If we do that we are bound to participate not only in the cutting of the melon, but also in the rascality of the enterprise. We'll be as bad as the rest of the bunch."

"Hum!" said Nick; "I don't like that."

"Of course you don't, because you're an honorable fellow. Money wrested from the unfortunate would never give you any pleasure."

"It certainly wouldn't. What's the other course?"

"Call on the editors of several prominent newspapers and give the whole scheme away, but without mentioning names. I don't want to show up the fathers of our girls. The papers would print the story, and that would put a crimp in the rascally scheme. Which is it to be?"

"The last, of course. Do you take me for a financial pirate?"

It was so decided. Dick, however, was green in the newspaper game, even if he was smart in other respects. He forgot that a responsible newspaper will not print an important story without some corroboration. He learned this on interviewing the first editor.

"Isn't my word good for anything?" he asked the editor.

"I am not questioning the truthfulness of your story, young man, but it is necessary for our interests to have some evidence, to fall back on in case suit should be begun against us for libel. We can't take the risk of printing this story of yours until we have investigated it."

"But that will take time."

"Not so much as you may imagine, if you will furnish us with the names of the two men who

have agreed to back those men with a million each."

"I decline to give them."

"Very well. Perhaps the men I assign to the story will find them out. There is very little that our bright young men can't dig up when they get busy."

Dick finally called on Bates and laid the matter before him.

"You were foolish to call on that editor. You have given him the story and he'll use it to suit himself. He'll publish all the names just as soon as his reporters have found out that your facts are true."

"The exposure will give the two millionaires an awful jolt."

"They deserve it. But they are only engaging in what fifty others I might mention eminently respectable people—would do if they were offered the chance. There is only one thing to do in this case, and that is to let matters take their course. It is a pitiable thing that innocent stockholders are made to suffer for the sins of financial sharks; but that is what they are all up against if the people in control of the properties they have invested in sell them out. It is high finance, and a small individual like yourself can do nothing to rectify a great evil."

"And you advise me to keep my hands off and let those promoters put their rascally enterprise through, and reap their unholy profits?" said Dick, indignantly.

"How much money can you and your partner put up to down these men?"

"Half a million."

"Very good. We'll organize a syndicate with a capital of three million or more to beat them. You know all their plans, which is more than half the battle. We'll let them bear the stock down as low as they can get it. While they are doing it we'll quietly buy up what is on the market and hold it. When they start their boom we'll be in a position to unload on them."

It immediately struck Dick that if the two millionaires were brought down from their financial perch that it might help him and Nick with the girls. So he agreed to the scheme, and Bates proceeded to enlist a dozen of his friends in the combine. Fifteen people, including Dick and Nick, attended the first meeting, and it was agreed to subscribe five millions to push the deal. The president of a well-known bank agreed to have the bank act as treasurer, and advance seventy per cent. on all stock deposited as collateral.

In this way enough additional money could be commanded to meet all exigencies. By the time the syndicate was ready for business, the campaign was already in progress under the management of Ward and Dixon. The rumors began to circulate, and certain newspapers printed stories reflecting on the road. In the course of ten days Little Miami stock was down to \$25. At that figure the Bates Syndicate bought heavily on the quiet. The Ward and Dixon people had been compelled to sell heavily short to force down the price with the help they got from the newspapers and other subsidized sources. When they got it down to \$25 they started to buy in to cover. The Bates Syndicate having gobbled up

all the available shares, they found themselves up against an unexpected shortage. This staggered Ward and his partner. They made a desperate effort, hiring several brokers to help them. In the midst of these efforts the exposure of their enterprise came out in the newspaper. Ward and Dixon nearly had a fit when they read it. Ex-pork Packer Henley's name appeared as large as life with Capitalist Breeze. When the Exchange opened the price quickly recovered to 30. Bates and his crowd forced it up to 45. With the advantage of their capital, they held it firm. Ward and Dixon were frantic. They had sold thousands of shares at from 38 down to 26. They would be called on to make deliveries of some of it that afternoon. Unless they could produce the stock they would have to pay the difference. That would eat up the two millions advanced by their backers. The Bates Syndicate had such a grip on the situation that the Ward bunch could do nothing. They were caught in the toils and squeezed to the wall. The two millions went to settle claims, and left the Ward people in debt. As soon as Bates found that the enemy had been routed, he ordered an immediate and slow sale of the stock bought by the syndicate in the regular way.

It was purchased readily by the public. Then the syndicate held its last meeting and divided a very handsome profit, which added \$250,000 to the young firm's capital. As for the ex-pork packer and the capitalist, they were badly done up in pocket. At least half of their capital was swept away, and they were not so independent and autocratic as formerly. Then the newspaper exposure gave them a body blow to their pride. On the top of it all, the paper printed the details of their defeat, showing how Dick and Nick were responsible for it. Henley and Breeze packed up their family goods and started back to Chicago. Thither, Dick and Nick followed, though they did not give up their Wall Street business. They called upon the girls openly at the hotel where they were stopping, and though the ex-pork packer and the capitalist would not see them, they were not told to stay away. In a few days the boys forced an interview with the men they hoped to make their fathers-in-law, and asked for the hands of their daughters.

"My half interest in my firm is worth \$400,000," said Dick, "and I expect to be worth a million in a year or two. What more can you ask, Mr. Henley?"

As there was no question about the feelings of his daughter, and as he could not deny that the young broker had saved her life, the ex-pork packer surrendered. Nick had about the same experience at his interview, and the same luck in the end. And so the two boys won out. They considered themselves very fortunate young fellows in winning two such lovely girls for their future wives. They returned to New York and continued hitting it rich, and even the newspapers in referring to them said they were the luckiest firm in Wall Street.

Next week's issue will contain "SAM SALESMAN; or, THE BOY WITH THE SILVER TONGUE."

CURRENT NEWS

HE WANTED PEA SEED FOR SOUP

J. R. Wilkie, head of the Emporia Welfare Association, Emporia, Kan., recently received a supply of Government garden seeds from Congressman Homer Hoch. He has been giving them to home gardeners for several days.

A small boy entered the welfare office and asked for some pea seed. It was not his first visit.

"You must be planting a lot of peas this year," said Mr. Wilkie.

"Don't plant 'em," said the boy. "Ma makes soup of 'em."

No seeds were forthcoming.

HIS VIVID YELLOW HORSE

A bright yellow horse attracted as much attention in Wenatchee Wash., recently as a freak in a circus.

The animal was driven to the city by an aspiring orchardist, who has been spraying his fruit trees with a mixture of sulphur and lime. Anything this concoction touches turns at once to a beautiful amber tone.

The hair of the horse being very absorbent collected an unusual amount of the spray and the queer tint resulted. Men on the streets there, ignorant of the cause of the yellow hair, remarked on the rarity of amber horses, while

some were led to believe that color had come from an overindulgence in blossoming dandelions.

NINETY FEET OF TROUSERS

In the Balkans, where women tend goats and cattle in the mountains, it is necessary for them to wear trousers; skirts would be too cumbersome among the rocks. In Albania, however, especially at Scutari, says a writer, women wear trousers in accordance with an old custom. An Albanian woman takes pride in wearing trousers as voluminous as possible, and as a result the garments do not in the least resemble the ordinary masculine attire with which we associate the word, but appear like tremendously full, heavy skirts. The richer the woman is the more extensive are the trousers, and it is not at all uncommon to see women wearing trousers that are made of 90 feet or more of cloth. When an Albanian girl is to be married all her relatives contribute to provide her with trousers as well as with the full costume of an Albanian woman, including caps adorned with gold and pearls and with gold ornaments. The complete dress weighs more than 60 pounds. It is no wonder, therefore, that to take quick steps is impossible, and that when the women are at home they sit cross-legged.

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CHAPTER XXIV.

Conclusion.

Harry caught hold of the man's coat, gave a strong tug which brought the fellow's arms back, and off came the coat. Quickly the boy wrapped the garment around the man's form, and tied the sleeves so that the knot came behind his back, and then he lifted him up.

There was a big box partly filled with rubbish near at hand, and Harry dumped the unconscious man into it, and then piled on top of him some boxes and other waste material with which the alley was littered. Satisfied that Whispering Cronk would not be able to interfere with him for some time, the boy seized the rascal's hat, jammed it on his head, and ran back to the house he had just left.

He gave the signal raps on the door, and in a moment it was opened by Ginger Jake. Harry was bending forward so that the young tough could not see anything except the familiar hat, and he admitted him and hurled the door shut.

In an instant Harry had him by the throat, and backed the astonished young rough up against the wall.

With a cry of astonishment and rage Ginger Jake drew a pistol from his pocket, but Harry gave him such a shake that the weapon fell from his hand to the floor. Then the boy let go of him, picked up the pistol, aimed it at his shaking enemy, and said:

"Ginger Jake, lead me to that girl, or I'll pull the trigger!"

Ginger Jake was a coward, and turned deathly pale when he saw the pistol aimed at him and noted the flashing eyes and determined expression of the boy behind the gun.

"All right," he said, in a shaking voice.

"Lively, then," gritted Harry, "or this pistol might go off."

Still covered by the weapon, the rascal turned around and led the way down the hallway to a rear room. With trembling hand he drew a key from his pocket, put it in the lock, turned it, and threw open the door.

Sitting on an old chair in the room, which was dimly lighted by a smoking kerosene lamp, was Christine Crossman. She looked up, saw our hero standing in the doorway, and rushed at him with a sobbing cry.

"Oh, Harry!" she exclaimed, and threw her arms around his neck.

He held her with his left arm, and kept his foe covered with the pistol in his right hand.

"Lead the way out of this house," he sternly said, "and remember that if you try to bolt I'll fire on you!"

"Oh, you've got me," was the cringing reply, and the fellow led the way to the front door and opened it. Just as luck would have it a policeman was just passing the door, and Harry at once called to him.

He told the officer that the girl had been abducted by Ginger Jake and others, and the policeman at once put the handcuffs on the fellow. Then Harry told the officer the name of the captain who had charge of the case, and asked that he be communicated with as soon as the station-house was reached.

Harry told the weeping girl that she had better come along to the station and tell her story, and she did so.

After the trembling prisoner was questioned at the desk, Harry took him aside and talked to him.

"Ginger Jake," he said, "you're caught dead to rights this time and there's not a chance in the world for you."

"The testimony of the girl would be quite enough to convict you, but in addition to that I've got the name and address of the boy you gave the plugged ten-cent Canadian piece to, and it was that which led me to suspect you and come hunting for you. I've got the plugged piece in my pocket now, and the boy can swear to you."

"Moreover, there is a lot more evidence that shows that the Swamp gang, in league with Griggs, the bookkeeper, and Barrett, the porter, have plundered the man I'm working for."

"Without mentioning this abduction, for which you've got five years staring you in the face, you can be convicted of the other crimes, just like the rest, and so you can see that you're really started on your way to serve a term in state prison at hard labor."

"Now, there's just one chance for you."

"There are long sentences facing the gang. Somebody is certain to squeal in order to get the benefit of it, and you, about the youngest of the lot, might as well be the one as not."

"What do you say? You've got to talk quick if you want to save yourself, for before the night is over the same will be made to others, and then your chance will be gone. Talk up."

Ginger Jake shivered.

"Is this straight?" he asked.

"Yes, I'm giving it to you straight."

The rascal considered the matter for a moment. He knew that he would be a marked man among gangmen from that time on if he opened his mouth about what he knew, but Harry had shaken him to his very soul, and he did not know what to do about it.

The shrewd boy read his thoughts.

"I suppose you are thinking of what will happen to you if you are set free and meet any gangsters?" he said.

"Yes, I am," was the frank admission.

"Then I'll make your mind easy on that score," said Harry. "Tell what you know, and I'll promise you that Mr. Crossman will give you enough money to get out of the city and as far away as you want, and in that way you will escape their vengeance."

(To be continued.)

HERE AND THERE

SCREW-TAIL KITTEN

Mrs. Philip Durocher of Springfield has a kitten with a screw tail, resembling the corkscrew tail of a bulldog. The kitten is one of a litter of four, each having tails varying in length; one a short bob, one a medium length bob, the third a long tail.

INDIAN TELEPHONE GIRL

Glacier National Park has a big hotel which keeps in touch with the outside world through the telephone, which is a quicker way than through the visitors, although more news is disseminated through the latter medium. It is quite a novelty to some of the visitors, who happen to go to the switch-board for some information from the operator, to see that the seat is occupied by a sure-enough Indian girl. She is educated and intelligent, and can hold her own in conversation with any of them. She is the daughter of a chief and her picturesque name is Jennie Many Tail Feathers.

VILLAGE BARS GAMES OF DOMINOES SUNDAY

Blue laws of ultramarine hue are being enforced in Dunbar, W. Va. The policy of the administration is to keep the lid down tight. Somebody slipped over the line of demarcation the other Sunday and played dominoes. News of the crime reached the ears of Mayor R. H. Garrett, and he forthwith caused the following official notice to be published in the *Dunbar Advance*:

"Must close Sunday!

"Notice is hereby given that the playing of dominoes in any public place in Dunbar on Sunday will not be permitted after this date. B. H. Garre, Mayor."

"FOSSIL FORESTS"

Isolated pieces of fossil wood are of comparatively common and widespread occurrence, but only exceptionally are they so massed and aggregated as to be worthy of the designation of "fossil forest." In fact there are only four of these fossil forest areas, three of which are in the United States, the other being near Cairo, Egypt.

Of the fossil forests in the United States, one is near Calistoga, Cal.; several extensive forests are in the Petrified Forest National Monument, Arizona, and the others are those in Yellowstone National Park, and in many respects the most remarkable fossil forests known.

As one views the forests of the Petrified Forest National Monument from a little distance, with their hundreds, even thousands, of prostrate segments of logs, it is difficult to realize that they are really turned to stone and are now exhumed from the earth. The appearance they present is not unlike a log drive that has been stranded by the receding waters, and in truth this is what occurred eons ago.

In the Yellowstone National Park most of the trees were entombed by the outpouring of various

volcanic materials in the upright position in which they grew. In the Specimen Ridge neighborhood there are many levels of upright petrified trunks found alternating, like the layers in a cake, with levels of lava. This shows that after the first forest grew and was engulfed by lava enough time elapsed for a second forest to grow upon that level, and that this in turn was engulfed with new lava to make the level for a new forest, and so on.

"How was the wood fossilized?" is perhaps the first question the visitor asks.

Though the whole history of the process is not fully understood it is probably dependent upon entombment of the trees in materials of the earth which are constantly saturated with water containing a considerable amount of silica in solution. This silica charged water was drawn up into the wood by capillarity, the silica being deposited in the cells and vessels of the wood after the water evaporated, making an accurate cast of all open spaces. Then, while the slow process of decay went on, as each particle of organic matter was removed its place was taken by the silica until finally all the wood substance had disappeared and its place atom by atom had been taken by silica. Thus the wood fossilized with remarkable fidelity; each cell and vessel with its characteristic pits and markings was preserved exactly as it grew.

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INTERESTING RADIO NEWS

A NEW HOOK-UP

The hook-up of a reflex circuit is out, employing two tubes. A vacuum tube is used as the detector in place of a crystal, as is the case in many reflex circuits. A "soft" tube operates best as the detector. The tuning is done by a vario-coupler, honeycomb or spiderweb coils and by the secondary condenser with vernier attachment. The by-pass condensers across the phones and audio frequency transformer windings are extremely important. The potentiometer across the "A" battery should be about 400 ohms resistance. The second tube should be an amplifier. All wires should be as short as possible and none parallel or close together. The mica fixed condenser across the phones is .002 mfd.

EXERCISES BY RADIO

A novel feature has been introduced by the WHN radiophone station at Ridgewood, N. Y., says the *Scientific American*. This station has been broadcasting morning exercises as early as 7 o'clock for the benefit of early risers, in addition to its weather report and the latest overnight Washington, foreign and domestic news. Another period of morning exercise is given at 7.30 o'clock. At 8 a. m. still another period is provided for late risers. These exercises are given with music. At 9.15 a. m. the WHN station sends out a series of reducing exercises, intended especially for woman, and at 10.30 p. m., bedtime exercises with music are given in connection with final night news and the evening program.

A WIRELESS HOUSE TELEPHONE

A German inventor has developed a wireless system for the house telephone. In place of the dial selection of the number representing the extension which it is desired to call, the sending side of the instrument from which the call is made has means for adjusting the outgoing wavelength in steps of 20 metres. The receiving side of each instrument, on the other hand, is fixed and incapable of adjustment. The "director" of the intramural lines indicates the frequency to which each instrument responds, and one makes the proper adjustment of one's transmitter to get the desired party. As far as the acts of speaking and listening are concerned, the instrument has receiver and mouthpiece quite like the conventional wired phone.

PUBLIC SPEAKERS

Modesty and diffidence often embarrass the best of public speakers. But for those who speak for the radio there is no nerve-breaking audience to be faced.

Many lecturers and speakers appearing before the microphone in a radio studio broadcast some sort of an apology as the introductory remarks. Unlike the gathering in a banquet hall, auditorium or lecture hall the radio audience can "walk out" without interrupting or embarrassing the

speaker or attracting the attention of other listeners. That's lucky for the speaker. Lecturers have often held the attention of an audience throughout the talk because of courtesy and respect of the assembly. The ether lanes continuously vibrate with hundreds of voices and it is not discourteous to shift from one wave length to another. It does not annoy the speaker.

The instant a speaker sending his voice into space by radio tells the listeners he cannot speak many of the audience may be lost. Just a slight turn of a dial on the receiving set puts the operator in tune with some other voice broadcast from one of the radiophone transmitters. When a speaker apologizes for his inability as a public speaker, his voice, topic or delivery, he condemns himself.

BODY INDUCTANCE

In radio reception the body has a peculiar characteristic of acting as an inductance of very great resistance or as a capacity of low value. As an inductance you can obtain results by disconnecting the aerial from the apparatus and holding the aerial in one hand and touching the antenna terminal of your apparatus with the other hand. In the case of near-by broadcasting stations, where you are using the vacuum tube detector with two stages of amplification, fairly good loud reception can be obtained by placing the body in series with antenna and the apparatus. To do so, however, is merely an experiment, and it has no value, as it materially reduces the strength of the signals. The body will exert a capacity effect if the hands are placed across certain of the terminals in your set. For instance, if you place your finger on the grid and plate terminals of your vacuum tube the body will act as a condenser, giving a slight feed-back from the plate circuit to the oscillatory circuit, and a slight increase in strength will be observed on vacuum tube sets that are not regenerative in themselves. This body capacity effect is sometimes the cause of a great deal of inconvenience, particularly in sets using vacuum tubes, where the set itself is not ground shielded. The annoyance consists of the fact that after the operator of the set has completed the tuning arrangements and withdraws his hand, the whole set is thrown out of adjustment. This is caused by the removal of the small amount of capacity represented by the body out of the circuit when the operator withdraws his hand.

REGULATIONS

Secretary of Commerce Hoover in Washington made public on April 1st the recommendations of the recent radio conference, and announced regulations which the department will adopt to eliminate jamming the air with messages.

The report of the conference recommends making available all wave lengths from 225 to 545 metres for public broadcasting, the various possible bands to be assigned to different stations in

order to reduce interference and to build up zonal regions of distribution.

Concerning the difficulty in ship communications, and his plan for working out internal broadcasting, Mr. Hoover says:

"The conference recommended that the ultimate development for ship communication be to assign for the general purpose of shipping the whole wave area from 600 to 800 metres, different bands being allotted within this area for different shipping purposes.

"For internal broadcasting the department proposes to co-operate with the various stations with a view to developing a systematical assignment of wave lengths within the broad confines of the recommendations of the conference. In order to carry this out without hardship the following classification of stations will be made:

"Class A stations, equipped to use power not exceeding 500 watts. In this class it is proposed that the radio inspectors, in co-operation with the station owners, shall assign distinctive wave lengths to each station so far as is possible in the area from 222 to 300 metres.

"Class B stations, equipped to use from 500 to 1,000 watts. In this class it is proposed similarly to offer to license these stations on special wave lengths from 300 to 345 and from 375 to 545 metres.

"Class C stations, now licensed for 360 metres. In this class no new licenses will be issued for stations on 360 metres until the plan is entirely realized.

"Under the plan amateurs are given the whole area from 150 to 220, instead of being fixed upon 200, with special license at 375. The special licenses hitherto issued for amateurs at 375 will now be issued at 220."

A TINY RADIO RECEIVING SET

The new "microdion," as a French receiving set is called, in spite of its small size forms a radio outfit which is complete and is intended for exact working. This patented device contains a number of improvements which will be appreciated, and it is attracting quite a little attention in Paris radio circles.

At the front are two control knobs for two adjustable condensers, one placed in the antenna-ground circuit and the other in parallel on the tuning coil. The tuning and tickler coils are mounted upon a common tube and are formed of nine flat coil sections, each having its contact point. On account of the constantly increasing wave length of the large transmitting stations, it has been found necessary to increase considerably the size of the tuning coils in receiving sets. The size can be reduced in the first place by means of the flat coils, but within a recent period it has been feasible to produce cores made of a very fine soft-iron wire, and these can be used in order to apply the effects of self-induction to radio coils, about as in the usual induction coil, and this will again reduce the size of the flat coils.

The microdion makes use of this improvement, and the wave-length of the coil is increased at will by the introduction of a soft-iron wire core to a greater or less degree, and this gives a most

exact tuning and affords the perfect coupling of the tuning coil with the tickler coil. The core which slides through the two coils now transmits the energy not only by the direct action of one wire upon another but especially by the variation of the magnetic field. On the other hand, the wave-length of the tickler coil is increased to a like degree, since the same core extends through both of the coils.

A new type of three-electrode lamp with low current now makes it possible to operate with small batteries of dry cells for the plate circuit as well as for the heating, so that this results in a compact set contained in a small battery box, the connection being made with the microdion by cord and plug. We are obliged to omit a number of other improvements in default of space in which to describe them. The microdion and battery box can be carried in a 4x5-inch camera box.

A BIG YEAR FOR RADIO

The annual report of the Radio Corporation of America for the year ended December 31 shows the company to be in a flourishing condition. Its net income after expenses and depreciation amounted to \$2,974,580, all of which was appropriated as a reserve for Federal taxes, amortization of patents and writing off of organization expenses. This compares with net income of \$426,799, which was set up as reserve for amortization of patents during the preceding twelve months.

Gross income for the period footed up \$14,830,857, against \$4,160,844 in 1921. Expenses, depreciation, etc., \$12,126,465, as compared with \$3,762,231 in the previous year. Balance was \$2,704,392, against \$398,613 in 1921. The net income was used as follows:

Reserve Federal taxes; \$270,000; reserve amortization of patents, \$2,480,576; organization expenses written off, \$224,003.

The corporation values its plant and equipment at \$12,711,348; patents, good will, etc., \$16,735,233; stocks of subsidiary and associated companies, \$1,173,508; cash of \$946,889 and other items, which bring its total assets up to \$40,975,608.

The company has outstanding preferred stock to the amount of 3,955,974 shares (par \$5) of a value of \$19,779,870 and also common stock to the amount of 5,734,300 of no par common stock, of a value of \$13,660,164. Its current liabilities are \$2,688,942; advanced collections from foreign customers, \$895,600.

President Harbord, in part, says:

"The corporation has in operation nine circuits, oldest of which came into service three years ago. These are rendering steadily increasing public radio telegraph service in keen competition with seventeen cable circuits to Europe and one to the Far East. It is estimated that the corporation is handling between 20 per cent. and 30 per cent. of international message business across the Atlantic and between 40 per cent. and 50 per cent. across the Pacific.

"For years the most important cable services of the world have centered in Great Britain, but the United States has been given leadership in development of radio art and has made this country the center of a world-wide wireless system."

FAME AND FORTUNE WEEKLY

NEW YORK, JUNE 1, 1923

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ITEMS OF INTEREST

WORLD'S OLDEST LIFE

The oldest living thing in the world is thought to be the famous cypress in the churchyard of the village of Santa Maria del Tule, a few miles from Mexico City. Experts have estimated its age as between 5,000 and 6,000 years. It is said to have been a stripling 200 years old when Cheops built the great pyramid. In 1903 the tree was measured and found to be 126 feet in circumference.

BLUEBERRIES AN INCH THICK

A blueberry an inch in diameter is not a dream but a possibility. At the United States Department of Agriculture testing plantation at Whitesbog four miles east of Brown Mills, N. J., about 25,000 blueberry hybrids have now been fruited. Many of them have produced berries three-fourths of an inch in diameter, several four-fifths of an inch, and one of them this year reached almost seven-eighths of an inch.

FOUR MORE STAMPS

With the issuance of four new stamps the Post Office Department has completed the revision of the entire series of designs, which number 27, Postmaster General New announces. From the old issue the 13-cent was eliminated, as it was only issued during the war, when postage was 8 cents and a letter had to be registered for 10 cents additional. Fourteen-cent and 25-cent denominations are new.

The decision to change the designs was prompted by the difficulty of distinguishing between various denominations of the present issue because of their similarity, it was said.

The new denominations issued May 1 include the 7-cent McKinley stamp, printed in bank-black; the 8-cent Grant stamp, printed in olive green; the Indian head, in indigo blue, and the Golden Gate, in crimson, of "2-cent documentary red."

HISTORIC PLACES MARKED

Visitors to Washington may acquire a good deal of history, both local and national, if they

will only stop long enough to read the wooden markers on many of the houses or hanging from iron fences, for they record whatever is worth saving and handing down to posterity of people and events connected with the premises.

The wooden markers are to give place shortly to bronze ones, as outlined by the permanent committee to mark points of historic interest in the District of Columbia. The new tablets will be larger than the old wooden ones, and among the first to be erected will be one on old Ford's Theatre, in which President Lincoln was assassinated. This was erected in 1833 as the First Baptist Church. Another will be directly opposite, on the house in which the martyr-President died, and in which Capt. O. H. Oldroyd has his \$100,000 Lincoln collection. The Varnum Hotel, where in 1796 stood Thomas Lew's residence in which he entertained as guests George Washington, Louis Philippe, and Count Volney, and later, when a hotel, Thomas Jefferson, Albert Gallatin and Joseph B. Varnum, were guests, is also to be marked. In 1886 the United States Coast Survey occupied it. Other bronze markers will be put up as fast as the money is available.

LAUGHS

Young Larry—Ah! Maggie, I love yez as much as our goat loves circus posters. Maggie—And I'll stick to ye, Larry, like the posters stick to the fence, an' better.

He (In Chicago)—May I have the pleasure of your company at supper, Miss Breezy? She—You're a little late, Mr. Waldo; I've been down to supper three times already.

"Does the baby talk yet?" asked a friend of the family of the little brother. "No," replied the little brother, disgustedly. "He don't need to talk. All he has to do is yell and he gets everything in the house worth having."

"Yes, papa, Jack is poor, but he loves me. Mayn't I marry him, papa?" "Well, yes; if you want to." "You dear old thing—but when?" "Immediately." "Oh, but you know it's Lent." "Yes, but wouldn't it be well to get broken into fasting right away?"

"My husband is the laziest man on earth," declared Mrs. Harlem. "Dear me! I wonder if he is lazier than mine," replied Mrs. Bronx. "Indeed he is. Why, he even ordered soft coal for the furnace because he thought it would be easier to shovel than hard coal."

First Hotel Runner—This way for the Grand Hotel, sir. Only hotel in town with electric lights, steam heat in every room, passenger elevator, baths, billiard parlors, all modern improvements. Three dollars a day. Free 'bus right here, sir. Second Hotel Runner—Acme Hotel, sir. Four dollars a day; fifty cents to ride up. Proprietor pays the help out of his own pocket. (Passenger fairly tumbled into second 'bus.)

NEWS FROM EVERYWHERE

AN AUSTRALIAN PARADISE

Recent explorations in the very center of Australia have resulted in the discovery of a hitherto unknown fresh-water lake. During rainy season it has a circumference of twenty miles. The surface was described as "a moving mass of ducks."

At Alice Springs, in the MacDonnell range, where settlements have already been made many miles beyond the terminus of the railway, the climate in July and early August is described as ideal. There are frosts at night and sometimes ice in the morning.

Fruits and vegetables are excellent and surprisingly prolific. "The white children of the pioneers in this remote district look like English children and the adults are pictures of health"—at least in the eyes of Australia's enthusiastic explorers.

ARABIAN HORSES

So far as we know the Arabian breeders have no patented system of training their horses different from those prevailing among peoples of a similar degree of civilization. Naturally the lack of pasture results in young Arabian horses being fed a considerable quantity of barley, and, so the story goes at least, a not inconsiderable quantity of the fruit of the date palm, fresh and dried, by way of succulence.

The colts are broken, usually barebacked, at 2 or 3 years old. Their subsequent handling is much like that of all other horses, with perhaps the difference that as early in life as possible the young animals are accustomed to doing without water for increasing periods of time in order to accustom them later on to the scarcity of liquids in desert journeys.

The ancient stories about the Arab steed being kissed and bawled over by the sheik's whole family, kept in the living tent and foaled on the best silk rugs are picturesque fables containing about the same measure of truth as the one which dates the pedigrees of Arabian horses back to the mares owned in Biblical times by King Solomon.

SHIP CAPTAIN AND WIFE DIE HAND IN HAND

The latest of the wreck of the British bark Amy Turney, whose captain and his wife stood hand-in-hand on the poop deck as the vessel went down in a typhoon off the Island of Guam March 27, was brought to Manila May 3 by the four survivors of the disaster. Nine lives were lost in the wreck.

The Amy Turney, from New Castle, Australia, with coal, ran into the storm March 23. For more than three days the bark fought the gale. On the 27th the crew decided to abandon the water-logged vessel.

Two boats were preparing for launching and

the eleven men of the crew urged the captain, Neilson, and his wife to join them, but they refused to leave the vessel.

Then the crew launched the two boats three men in one, the remaining eight of the crew in the other. The larger boat capsized and seven of her occupants were drowned, but the eighth, Frank Lyndholm, swam to the side of the smaller boat and was hauled aboard.

A weary voyage followed. A sail was rigged on the small craft and for twenty-eight days the castaways ploughed through a wide expanse of water until they made Surigao on the Island of Mindanao, in the Philippine group.

They had a small supply of canned meat and when this was exhausted they managed to catch a dolphin, which they ate raw. Next the drinking water ran out, but after a day's thirst a squall blew up with heavy rain and they refilled their cask.

After landing at Surigao they were sent to Manila, where they arrived later.

TRANSPLANT BIG TREE

A California big tree, growing in the St. Elizabeth Hospital grounds at Washington, D. C., is doing nicely.

This tree, transplanted some 17 or 18 years ago from California as an experiment to see if it is possible for the sequoia gigantea to attain its enormous size in Eastern climates of the United States, has now reached the height of about 15 feet, with a trunk diameter between 7 and 8 inches. It still has a long way to go to equal the diameter of the General Sherman Tree in Sequoia National Park, which boasts of a diameter of over 36 feet.

The sequoia gigantea was planted in the District of Columbia with a great deal of care in the grounds of the St. Elizabeth Hospital. It is located on the north side of the hospital building, which is 70 feet high, and while it has grown rapidly and healthily, fungi have destroyed some of the foliage. According to Alvah Godding, in charge of the Ornamental Grounds of the Hospital Reservation, the bark is now taking on some of the characteristics of the big trees that are found only in the Sequoia, General Grant and Yosemite National Parks in California.

The biggest and oldest of these is the General Sherman Tree, in the Sequoia National Park, in California. Its height is 279.9 feet. Its base circumference 102.8 feet, and greatest diameter 35.5 feet. The diameter 100 feet above the ground is 17.7 feet. The General Sherman Tree was a sturdy youngster of some several hundred years when King Tutankhamen ruled in Egypt 30 centuries ago.

The St. Elizabeth Hospital is under the administration of the Department of the Interior, which also administers the National Park system. It is said there are 160 varieties of trees in the hospital grounds.

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FROM ALL POINTS

WILL SHORTEN THE FLAG FOR THE SAKE OF ART

The American flag is too long in proportion to its width to be artistic and a reduction of 121.1 per cent. in the length of the present standard size has been decided by the Fine Arts Commission to be the most artistic proportion.

In consultation with a committee of Government officials appointed for the standardization of the flag the commission decided upon a ratio of 1.76 to 1 instead of the present 1.90 to 1. That would make the standardized flag about two-thirds longer than its width.

The decision was reached through tests of various sized flags flown from the Arlington Amphitheater flagpole.

PLANT ATTAINS FULL GROWTH IN HALF DAY

Early spring flowers have been known to spring into sight over night under the enticing influence of a sun that has sent its rays down upon the earth for several days. Such plants are, of course, as yet undeveloped when the appearance is first noted. One of the most remarkable instances of rapid growth has been noted in the development of a certain poisonous type of mushroom or fly fungus. The plant reaches full maturity within 12 hours after its cap first pierces the surface of the ground.

The mushroom resembles somewhat the edible type, but is extremely poisonous, for it has a large content of poisonous alkaloid. It will cause vomiting and finally death if eaten. The fly fungus grows in woodland areas. Underneath its cap is a series of plates where the spores grow. It may be distinguished by these spores.

LOCATING WATER PIPES

In connecting underground water pipes to supply a house or place of business it is necessary of course to locate the street main, and unless maps are at hand this means that the pipes must be located by the expensive method of digging.

The water department of one municipality avoids this expense by using a water pipe detector invented by an employee.

A copper wire 500 feet long carried on a reel is attached to a faucet or the plumbing in a house receiving water from the lost pipe. The other end of the wire is connected to a faucet in an adjoining house. A battery is placed in the circuit, also an induction coil with interrupter, and current then flows from one house to the other through the wire and from the second house back to the first through the pipe. This circuit is rapidly closed and opened by the action of the interrupter, and consequently the current through the water pipe is intermittent.

The explorer now puts on a head telephone which is connected to the detector carried in a box close to the ground by a strap loop. When the detector box in being carried about is brought over the pipe sought a buzzing caused by the inductive effect of the interrupted current flowing in the pipe is heard in the head telephone.

"Life Ain't in Holdin' a Good Hand, but in Playin' a Poor Hand Well"

By R.C. Templeton



HERE IS NO FINER THING IN THE WORLD than courage. It is the warm and beautiful flame which lights the fires of ambition in every man's soul and burns a forward path through every difficulty.

It is easy to be courageous when the odds are in your favor. But the greater hero is the man who smiles a brave smile when days are darkest and keeps on fighting toward the ultimate goal—"to the last a warrior unafraid."

As Grantland Rice so beautifully expresses it:—

"God grant that in the strife and stress
Which all must face who linger here—
Upon the Field of Hopelessness
Or with the laurel swinging near,
Upon the world's red firing line
The battle of the strong and weak—
The fate of all the Fates be mine—
I will not show the Yellow Streak.

If Fortune play me false or fair—
If, from the shadowlands I creep
Up to the heights and linger there,
Or topple downward to the deep—
On up the rugged path of fame,
Where one man falls—another mounts;
God grant that I play out the game,
For there is nothing else that counts."

As the old cowboy saying goes—"Life ain't in holdin' a good hand, but in playin' a poor hand well."

What if you did have to leave school when you were but a boy! What if you have been working for years at a small salary with little or no chance for advancement! Do you think that makes any difference to a real fighter?

What you have done with your time up to now accounts for what you are Today.

What you do with your time from now on will decide what you will be Tomorrow.

Your hands can't earn the money you need. But your head can—and will!—if you give it the chance.

No matter what your age—your education—or your means, you can get out of the rut and make good in a big way if you grit your teeth and say "I will."

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How much longer are you going to wait before taking the step that is bound to bring you more money? Isn't it better to start now than to wait five years and then realize what the delay has cost you?

One hour after supper each night spent with the I. C. S. in the quiet of your own home will prepare you for the position you want.

Here is all we ask: Without cost, without obligating yourself in any way, mark and mail this coupon. It takes only a moment of your time, but it is the most important thing you can do today. Right now is the time to say "I will."

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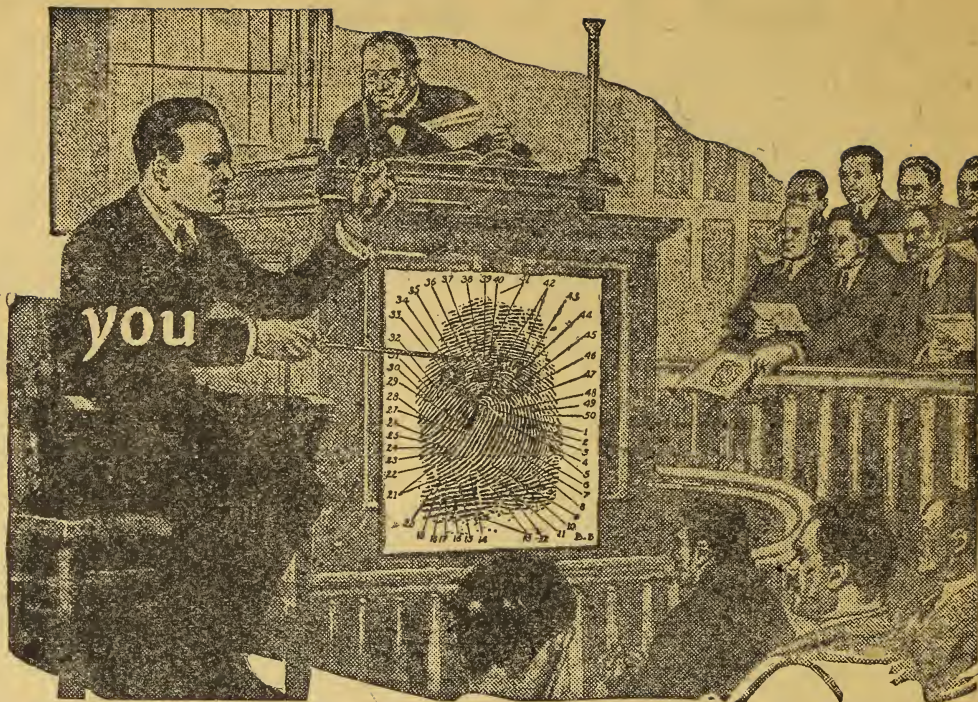
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